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WEST VIRGINIA

INSURANCE dept. REPORT

Annual rept.

FOR THE

YEAR ENDING DECEMBER 31, 1909 cf

Fire, Life, Assessment Life, Fraternal and Miscellaneous Insurance.

J. S. DARST, Auditor
and Ex Officio Insurance Commissioner

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STATE OF WEST VIRGINIA,
AUDITOR'S OFFICE,
INSURANCE DEPARTMENT.

Charleston, W. Va., June 1st, 1910.

HON. WILLIAM E. GLASSCOCK,
Governor of West Virginia.

SIR: In compliance with sections 1107-a-2 and 1107-a-6 of the Code Annotated Supplement 1907, I beg to submit herewith the third annual report of the Insurance Department.

FIRE AND FIRE AND MARINE.

On December 31st, 1909, five West Virginia companies, ninety-one United States companies outside of West Virginia and thirty-two companies of foreign countries reported to this office as having transacted business in this State during the year, making a total of one hundred and twenty-eight companies, exclusive of the farmers mutual co-operative fire insurance companies of this state operating under the provisions of chapter 32, Acts of 1908, Special Session. The aggregate business transacted in the State by these companies, as shown by statistical tables Nos. VI and VII, is as follows: Net risks written $140,617,222.00; net premiums received, $2,311,133.62; net losses paid, $1,109,250.38; net losses incurred, $1,071,434.18. It will be seen from the foregoing that the ratio of losses incurred to premiums collected is 42.3 per cent.

The following fire insurance companies were licensed to transact business during 1909:

Buffalo German Insurance Company, Buffalo, N. Y.
Hawkeye Insurance Company, Des Moines, Iowa.
International Insurance Company, New York City.
Jakor Insurance Company, Moscow, Russia.
Law Union & Rock Insurance Company, London, Eng.
Mannheim Insurance Company, Mannheim, Germany.
Peoples National Fire Insurance Company, Philadelphia, Pa.
Sun Insurance Company, New Orleans, La.
Union Marine Insurance Company, Liverpool, England.

The following fire insurance companies retired from the State during 1909:

California Insurance Company, San Francisco, Cal.
Commonwealth Fire Insurance Company, Ottumwa, Iowa.
North State Fire Insurance Company, Greensboro, N. C.
Southern Fire Insurance Company, Lynchburg, Va.
Southern Insurance Company, New Orleans, La.

The West Virginia business of the California Insurance Company was reinsured in the Spring Garden Insurance Company of Philadelphia, Pennsylvania, and the Commonwealth Fire Insurance Company reinsured its West Virginia business in the Norfolk Fire Insurance Cor-

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poration of Norfolk, Virginia. The entire business of the North State Fire Insurance Company was re-insured in the Dixie Fire of Greensboro, North Carolina, and the entire outstanding liability of the Southern Fire of Lynchburg was re-insured in the German American Insurance Company of New York. The Southern Insurance Company of New Orleans went into the hands of a receiver during the year.

The nine farmers mutual co-operative fire insurance companies doing business in this State collected in premiums, assessments and policy fees during the year $31,973.36; paid losses amounting to $19,788.14 and at the end of the year carried risks amounting to $10,710,991.41. It is not deemed necessary to give detailed reports of these companies for the reason that the business is purely mutual and the losses are paid by assessments upon the members.

LIFE.

The Cleveland Life Insurance Company of Cleveland, Ohio, the International Life Insurance Company of St. Louis, Missouri, the Mutual Benefit Life Association of West Virginia (Assessment) of Parkersburg, West Virginia, and the Southern National Life Insurance Company of Louisville, Kentucky, were the only life insurance companies admitted during 1909.

On December 31st, 1909, two West Virginia life companies, thirty-eight old line life companies of other states and four assessment life companies reported to this office as having transacted business during the year. The aggregate business transacted by these companies during the year, as shown by tables VIII and XIII, is as follows: Policies issued during the year, $20,662,324.00; premiums, $3,206,463.87; losses, $969,441.75; insurance in force at end of year, $99,503,471.00.

The Citizens Life Insurance Company of Louisville, Kentucky, and the Midland Mutual Life Insurance Company, of Columbus, Ohio, retired from the State during the year.

MISCELLANEOUS COMPANIES.

On December 31st, 1909, eight West Virginia companies and forty-four foreign companies, transacting the miscellaneous lines of insurance other than life and fire, reported to this Department as having transacted business during the year. A detailed statement of the premiums and losses by these companies will be found in table No. IX of this report.

The following miscellaneous companies were licensed to transact business during 1909:

Aetna Accident & Liability Company, Hartford, Conn.
American Live Stock Insurance Company, Indianapolis, Ind.
Consolidated Casualty Company, Charleston, W. Va.
Employers Indemnity Company, Philadelphia, Pa.
Loyal Protective Insurance Company, Boston, Mass.
Pittsburg Casualty Company, Pittsburg, Pa.
Ridgeley Protective Association, Worcester, Mass.

Security Casualty Company of Indianapolis, Ind.
West Virginia Accident Insurance Company. Beckley, W. Va.

The following miscellaneous companies retired from the State during 1909:

Empire Casualty Company, Parkersburg, W. Va.
Norwich & London Accident Insurance Co., Norwich, Eng.

The Empire Casualty Company of Parkersburg, West Virginia, with principal office now in Philadelphia, Pennsylvania, did not apply for a renewal of its license, and the Norwich & London Accident Insurance Company reinsured its United States business in the United States Casualty Company of New York City.

FRATERNAL.

On December 31st, 1909, three West Virginia fraternal societies and forty-seven foreign societies reported to this Department as having transacted business during the year. The aggregate business transacted by these societies, as shown by table No. X, is as follows: Insurance written, $8,563,752.00; premiums, $489,826.64; insurance in force at end of year, $45,388,427.

The following fraternal societies were licensed to transact business during 1909:

American Insurance Union, Columbus, O.
American Workmen, Washington, D. C.
American Protective Legion, Clarksburg, W. Va.
Ancient Order United Workmen of W. Va., Wheeling, W. Va.
Assurance League of America, New York City.
Degree of Honor A. O. U. W., Sioux City, Iowa.
Fraternal Mystic Circle, Philadelphia, Pa.
Grand Fraternity, Philadelphia, Pa.
Independent Order Shield of Honor, Wheeling, W. Va.
Knights of Agriculture, Washington, D. C.
Peoples Mutual Life Insurance Association & League, Syracuse, N. Y.
Polish National Alliance of the U. S. A. of N. A., Chicago, Ill.
Prudent Patricians of Pompeii, Saginaw, Michigan.

The Colonial Fraternal Order of Detroit, Michigan, was the only society which withdrew from the State during the year.

SUMMARY.

The following summary will show at a glance the number and class of companies admitted, the business written, the premiums and the losses incurred during the year 1909:

No. Cos.	Class.	Business Written.	Premiums.	Losses Incurred.
96	American Fire	$107,817,049.00	$ 1,808,519.56	$ 832,138.06
32	Foreign Fire	32,800,173.00	502,614.06	239,296.12
40	Life	20,661,791.00	3,185,117.98	963,441.75
4	Assessment Life	533,000.00	21,345.89	6,000.00
52	Miscellaneous		766,224.01	363,301.46
50	Fraternal	8,563,752.00	489,826.64	

EXAMINATIONS.

The following companies were examined by this Department during the year 1909:

Citizens Trust & Guaranty Company, Parkersburg, W. Va.
Cleveland Life Insurance Company, Cleveland, Ohio.
Conservative Life Insurance Company, Wheeling, W. Va.
Colonial Casualty Company, Huntington, W. Va.
Consolidated Casualty Company, Charleston, W. Va.
Great American Life Insurance Company, St. Louis, Mo.
Home Fire Insurance Company, Wheeling, W. Va.

GENERAL.

Since the business of insurance has increased to such an extent in this State during the past few years, the citizens of the State have shown their interest in the development of this branch of the business sufficiently to warrant publication in this report of statistics showing the early history and experience of the various classes of insurance. There has, therefore, been prepared the following statistical tables, together with explanatory notes, showing the taxes paid by insurance companies from 1871 to 1909, the fees collected since the law requiring the same to be paid into the State Treasury went into effect, appropriations for the maintenance of the Department, the business transacted by the fire insurance companies from 1882 to 1909, inclusive; the life insurance experience from 1891 to 1909, inclusive; the assessment insurance from 1898 to 1909, inclusive, and the miscellaneous companies from 1894 to 1909, inclusive. Great care has been exercised in preparing these statements and in each case the experience has been followed as far back as the reports appear to be authentic. It is believed this information will be very valuable to those interested in the history of insurance in this State and will, also, be appreciated.

INSURANCE DEPARTMENT RECEIPTS.

Statement by years of the taxes paid to the State of West Virginia by insurance companies from 1871 to 1909, inclusive. The large increase in 1908 was occasioned by a change in the law requiring companies to pay a tax of two per cent on the premium receipts, instead of tax on the amount of risks written:

1871	$ 1,164.20
1872	947.36
1873	307.63
1874	5,216..85
1875	5,772.62
1876	6,107.70
1877	4,902.57
1878	4,309.49
1879	4,506.17
1880	4,718.34

1881	4,450.98
1882	3,820.70
1883	4,857.37
1884	5,539.99
1885	6,268.60
1886	6,893.45
1887	6,870.73
1888	8,263.49
1889	9,129.55
1890	12,177.26
1891	14,071.96
1892	16,147.48
1893	17,595.31
1894	19,589.31
1895	19,736.31
1896	21,812.09
1897	22,880.90
1898	23,997.18
1899	29,361.81
1900	33,839.65
1901	42,403.42
1902	35,799.17
1903	41,238.70
1904	47,485.14
1905	50,675.35
1906	52,126.81
1907	54,556.45
1908	110,975.91
1909	112,133.56
Total	$872,651.56

Prior to March 4th, 1905, all license fees paid by insurance companies for the privilege of doing business in this State accrued to the Auditor as a part of his compensation for performing the duties of his office. It is, therefore, impossible to give the amounts paid on this account for the years preceding that date. The following fees have been collected from insurance companies and paid into the State Treasury since March 4th, 1905:

1905	$ 6,307.50
1906	26,342.50
1907	31,076.00
1908	33,950.65
1909	35,909.42

The Legislature of 1905 enacted a law requiring all foreign corporations to appoint the Auditor attorney to accept service of process, which law, also, provided a fee of $10.00 per annum to be paid by such corporations into the State Treasury. The following has been paid by insurance companies since May 1st, 1905:

1905	$ 1,820.00
1906	2,240.00
1907	2,316.00
1908	2,560.00
1909	2,130.00

INSURANCE DEPARTMENT DISBURSEMENTS.

The Insurance Department having been a part of the Auditor's Office since the formation of the State, the Legislature made no specific appropriation for the maintenance of same until the session of 1907, when the Insurance Laws were revised creating the office of Insurance Commissioner, prescribing his duties, etc. By this act the Auditor was made the Insurance Commissioner and an appropriation of Five Thousand Dollars was made for the maintenance of the Department for each of the fiscal years 1907 and 1908 and Six Thousand Five Hundred Dollars for 1909. Out of this fund is paid the salaries of the clerks, actuarial services, postage, telegrams, telephone, express, furniture and traveling expenses. The printing and stationery is furnished out of the appropriation for Printing, Binding, and Stationery and a separate account of the amount properly chargeable to the Insurance Department has not been kept.

Statement showing the amount of risks written, premiums received and losses paid in West Virginia by the Fire Insurance Companies authorized to transact business in the state from 1882 to 1909, inclusive:

Year.	Risks Written.	Premiums Received.	Losses Paid.
1882	$ 14,713,224	$ 153,958	$ 93,291
1883	16,040,002	230,343	118,586
1884	17,769,319	198,366	104,603
1885	15,316,808	170,055	132,640
1886	15,856,867	172,830	129,976
1887	12,298,778	144,110	94,098
1888	19,587,212	181,823	91,027
1889	19,915,508	241,533	135,504
1890	22,758,275	227,748	127,214
1891	22,859,873	283,737	121,963
1892	24,901,822	321,405	163,321
1893	28,607,457	253,512	288,836
1894	26,705,299	345,247	168,906
1895	29,102,414	397,006	214,608
1896	32,182,295	426,169	188,906
1897	47,460,791	609,588	348,397
1898	48,600,360	635,107	305,250
1899	53,339,404	665,424	393,516
1900	63,954,390	819,389	523,229
1901	69,540,012	948,470	696,381
1902	77,366,561	1,176,051	718,850
1903	84,620,617	1,416,957	471,658
1904	90,298,491	1,542,782	717,770
1905	106,588,981	1,778,929	758,338
1906	122,609,236	1,954,920	712,113
1907	161,301,916	2,255,884	1,078,956
1908	127,810,690	2,223,411	1,243,215
1909	140,617,222	2,311,133	1,109,250

Statement showing the amount of risks written, premiums collected and losses incurred in the state of West Virginia by the legal reserve Life Insurance Companies authorized to transact business in the state from 1891 to 1909, both inclusive; also the amount of insurance in force at the end of each of the years 1903 to 1909, both inclusive.

LIFE INSURANCE COMPANIES.

Year	In Force	Risks Written;	Premiums Collected.	Losses Incurred.
1891		$3,591,605.18	$ 468,629,96	$ 164,057.79
1892		2,804,531.24	400,738.29	90,838.91
1893		4,964,077.16	590,506.94	168,428.64
1894		7,797,239.76	646,521.64	71,525.46
1895		7,335,554.04	678,162.30	170,844.14
1896		7,610,053.35	726,103.83	215,116.56
1897		9,661,665.30	787,953.01	293,278.55
1898		11,407,598.04	907,291.97	272,905.56
1899		14,877,674.22	1,133,857.70	318,108.01
1900		14,149,291.83	1,346,557.24	407,695.78
1901		16,374,312.18	1,587,520.25	315,896.87
1902		19,721,514.71	1,814,955.10	583,660.77
1903	$62,364,610.88	16,441,138.68	2,231,220.55	486,651.64
1904	63,716,146.79	16,918,675.97	2,569,030.40	610,269.20
1905	77,147,609.00	16,027,162.00	2,705,050.07	599,425.26
1906	82,441,970.00	17,441,324.00	2,876,345.75	831,581.64
1907	88,382,900.00	18,681,275.00	2,925,082.87	796,852.00
1908	89,074,945.00	16,605,855.00	3,097,125.27	1,018,448.97
1909	97,585,671.00	20,661,791.00	3,185,117.98	963,441.75

Statement showing the amount of risks written, premiums received and losses paid in the State of West Virginia by the Mutual Assessment Life and Accident Insurance companies authorized to transact business in the state from 1898 to 1909, both inclusive.

ASSESSMENT LIFE AND ACCIDENT.

Year.	Risks Written.	Premiums Received.	Losses Incurred.
1898	$ 3,209,977.50	$103,626.46	$ 50,368.58
1899	2,302,111.00	83,059.97	42,358.26
1900	1,817,644.00	45,556.29	36,562.52
1901	2,114,411.00	57,331.64	42,008.94
1902	661,575.00	25,731.97	29,082,91
1903	3,281,230.00	35,495.66	16,191.82
1904	1,002,990.00	32,181.05	9,938.13
1905	* 274,000.00	4,526.28	2,000.00
1906	* 239,000.00	8,919.95	5,000.00
1907	* 254,000.00	17,844.50	2,000.00
1908	* 388,000.00	19,844.65	21,000.00
1909	* 533,000.00	21,345.89	6,000.00

*Life only. The Legislature of 1905 passed a law prohibiting the admission of assessment companies other than life.

Statement showing the amount of premiums received and losses incurred in the State of West Virginia by the Stock Insurance Companies authorized to transact Accident, Health and Miscellaneous Casualty lines in the state from 1894 to 1909, both inclusive.

MISCELLANEOUS.

	Premiums Received.	Losses Incurred.
1894	$ 45,302.13	$ 24,607.78
1895	66,251.73	47,448.60
1896	47,791.66	28,404.36
1897	51,127.68	17,089.01
1898	61,338.47	15,964.50
1899	69,241.81	16,584.63
1900	114,562,59	40,869.52
1901	194,685.00	104,529.40
1903	356,221.54	119,856.91
1904	336,770.78	118,226.97
1902	228,673.97	83,191.09
1905	456,421.57	186,760.94
1906	518,364.54	172,966.94
1907	692,004.24	244,002.46
1908	652,266.67	275,496.76
1909	766,224.01	363,301.46

The following is a statement by months of the receipts and disbursements of the Department for the calendar year 1909:

RECEIPTS.

Month.	Fees.	Taxes.
January	$ 8,164.00	$13,702.61
February	20,213.92	79,223.63
March	5.217.25	18,561.84
April	1,055.50	
May	807.50	
June	949.75	645.48
July	798.00	
August	682.00	
September	846.00	
October	865.75	
November	541.00	
December	768.75	
Total	35,909.42	$112,133.56
Grand Total		$148,042.98

DISBURSEMENTS.

Month.	Salaries.	Traveling Expenses.	Miscell.
January	$ 308.33		$ 139.28
February	433.33		95.45
March	361.61	57.27	48.99
April	480.05	54.25	151.73
May	308.33		123.14
June	358.33	61.80	32.24
July	408.33		266.10
August	433.33		16.50
September	308.33	228.76	40.43
October	308.33		46.10

November	308.33	16.40	37,85
December	408.33	10.45	106.93
Total	$4,424.96	$428.93	$1,104.74
Grand total			$5,958.63

RECOMMENDATIONS.

Section 1107a2 of the Code, Annotated Supplement 1907, requires me to report to the Governor such changes, which, in my opinion, should be made in the laws relating to insurance. For several reasons it is not deemed desirable to recommend any changes in the law at this time:

First, because this report goes to press at a date long in advance of the meeting of the Legislature.

Second, the necessity for uniform laws regulating insurance throughout the several states is becoming more and more apparent and the supervising insurance officials of the United States are working together, as far as possible, to bring about further uniform requirements, and it is expected that at the next meeting of the Convention of Insurance Commissioners, in September, a great many uniform laws will be agreed upon for presentation to the several State Legislatures.

Third, a Committee of the Insurance Commissioners has arranged to meet the fraternal bodies for the purpose of agreeing upon a uniform plan of supervising the operations of the fraternal societies, and it is anticipated by the insurance fraternity generally that a satisfactory agreement will be reached, and if so, it is the desire of this Department to recommend amendments in our fraternal laws to meet the uniform requirements.

Fourth, widespread dissatisfaction is resulting from the present rates charged by fire insurance companies and some of the methods employed in transacting business. It is believed, however, that it would be unwise for one State to attempt radical reform in the way of regulation, but to be effective there should be uniform legislation on this subject and there are bright prospects of a satisfactory agreement on a uniform bill being reached at the next annual meeting of the Insurance Commissioners. There has been some agitation for State rate-making and the States of Texas and Kansas have enacted measures which vest the power of rate making in the State, but the laws are yet classed as experimental and it is the recommendation of the Insurance Commissioner that West Virginia can well afford to await the result of the operation of the law in the States where the experiment is being made.

Fifth, following the action of the National Convention of Insurance Commissioners on uniform legislation, at their next annual meeting, a supplemental report, in pamphlet form, will be made to you for transmission to the Legislature.

LICENSES AND FEES.

The licenses, taxes and fees required by the State of insurance companies, associations and fraternal societies for transacting business in the State are paid to the Insurance Commissioner and the revenue collected through the Department is sufficient evidence of its worth. In this connection I would respectfully call your attention to page x, showing the receipts and disbursements of this Department. During the past year there has been a splendid increase in the amount of the receipts and during the year the Commissioner paid into the State treasury the sum of $148,042.98. The maintenance of the Department for the same year cost the State $5,958.62.

While the Insurance Department has been conducted at a minimum cost to the State in comparison with the sums paid to similar Departments of other States and has proven itself one of the best Departments of the State Government as a revenue producer, this report cannot show to any extent the beneficent results obtained in protecting the citizens of the State from imposition practiced by speculators, promoters, etc. However, it is gratifying to know that the people of the State have sufficient faith to consult the Department on any matter of insurance whenever it is found necessary.

The Department has not only supplied many persons with useful information concerning insurance and the various companies, but has collected thousands of dollars in claims during the past year for citizens of the State, a large amount of which would have been lost but for the work of the Department. Besides, the Department has, in its monthly bulletin, regularly warned the public of the questionable methods being practiced to sell insurance and insurance stocks, and has not hesitated to enforce the law when it was violated.

The good we have accomplished along this line, as I have said, cannot be shown in dollars and cents, but it is safe to say that it far exceeds what the figures in this report disclose.

CONCLUSION.

In conclusion, the Insurance Commissioner desires to say that whatever success this Department has had, much of the credit is due his assistants, Mr. J. W. Scherr and Miss Rachel Rummel. Mr. Scherr was the chief deputy in the Department until May, 1910, when he resigned to accept the general management of the Consolidated Casualty Company of West Virginia. Mr. Scherr was a faithful, efficient and competent gentleman and his work in the Department since my term as Commissioner began, was exceedingly satisfactory.

Respectfully submitted,

J. S. DARST,

Auditor and Ex-officio Insurance Commissioner.

TABLE I.

Abstracts from Annual Statements of Fire Insurance Companies of the United States Authorized to Transact Business in the State of West Virginia During the Year 1910.

NAME OF COMPANY.	Cash Capital.	Gross Income.		Admitted Assets.	Total Liabilities, Except Capital.	Net Surplus.
Aetna, Hartford, Conn	$4,000,000	$ 8,080,935 71	$ 7,085,691 91	$18,082,110 39	$ 7,989,405 99	$ 6,092,704 34
	500,000	1,791,613 20	1,406,261 71	3,478,078 30	1,920,837 24	1,057,241 06
	200,000	834,322 38	660,714 25	1,465,180 06	774,092 18	491,087 88
	2,000,000	2,639,798 91	2,419,895 39	5,562,192 51	2,558,773 22	1,300,419 29
	200,000	79,895 54	35,627 57	277,501 20	27,125 45	50,375 75
	1,000,000	3,771,011 85	3,222,400 61	8,535,326 08	5,180,271 48	2,355,055 20
	200,000	209,246 46	191,094 99	501,699 96	154,963 62	146,736 34
	200,000	708,431 83	612,500 10	2,448,055 61	678,240 68	1,569,814 73
	200,000	771,036 58	438,906 52	907,048 15	410,848 13	196,200 02
	500,000	1,349,610 87	1,153,923 67	2,322,008 57	1,344,238 20	577,770 37
	200,000	168,908 23	144,991 57	373,683 48	95,674 27	78,009 21
	200,000	591,677 48	552,841 06	853,585 60	463,560 60	190,025 10
	500,000	713,272 43	379,410 02	1,434,223 06	376,724 51	557,498 55
	150,000	138,332 44	105,978 38	668,160 07	123,787 36	394,372 71
	400,000	265,506 83	208,218 89	703,384 03	109,478 12	193,905 91
	200,000	371,853 51	254,550 04	791,868 17	374,705 67	217,162 50
	500,000	760,321 87	525,901 02	2,108,185 03	573,674 13	1,034,510 90
	1,000,000	4,094,436 54	3,486,583 28	6,956,215 49	4,165,855 44	1,790,360 05
	1,000,000	9,672,645 33	6,616 734 09	22,332,767 04	8,287,908 40	13,044,858 64
	200,000	205,091 54	158,958 50	663,529 52	199,938 69	263,590 83
	400,000	430,501 45	375,196 34	1,179,060 41	545,385 43	233,694 98
	400,000	1,779,448 80	1,502,040 03	2,257,516 87	1,635,243 76	222,273 11
	500,000	639,456 73	1,163,457 96	1,340,617 54	584,059 53	256,558 01
	200,000	696,506 34	616,260 18	1,176,480 56	651,183 00	325,297 56
	200,000	429,376 39	403,916 54	684,545 23	347,497 38	137,047 85
	400,000	997,302 37	934,399 12	1,371,761 48	851,830 95	119,950 53
	200,000	515,427 43	428,121 16	612,928 77	372,634 01	40,294 76
	2,500,000			13,757,970 10	9,058,857 64	2,199,112 46
	750,000	4,576,124 21	4,071,997 64	8,529,744 33	5,459,327 20	2,320,417 13
	1,500,000	4,948,492 89	4,062,919 41	7,431,401 75	3,916,544 84	2,014,856 91
	1,000,000	2,162,369 45	1,096,364 45	5,715,087 79	1,975,306 06	2,739,781 79
	400,000	1,215,126 91	1,090,776 06	2,968,880 04	1,878,454 70	690,425 34
	125,000	87,616 43	25,547 50	384,900 56	5,149 39	254,811 17
	200,000	152,418 12	93,774 84	481,475 11	113,286 79	168,188 32
	300,000	824,096 75	620,210 06	1,201,015 63	737,494 65	163,520 98
	400,000	612,701 34	492,167 30	1,501,657 13	560,836 22	630,820 91
	1,500,000	7,541,330 53	6,428,216 38	16,162,229 53	8,222,018 32	6,440,211 21
	200,000	238,556 37	154,558 75	615,212 80	154,812 59	260,400 01
	100,000	351,608 56	342,366 04	618,182 90	370,043 68	148,139 22

TABLE I.—Continued.

Abstracts from Annual Statements of Fire Insurance Companies of the United States Authorized to Transact Business in the State of West Virginia During the Year 1910.

NAME OF COMPANY.	Cash Capital.	Gross Income.	Gross Disbursements.	Admitted Assets.	Total Liabilities, Except Capital.	Net Surplus.
	$ 200,000	$ 523 097 04	$ 548,382 02	$ 797 668 35	$ 496 518 91	$ 101,149 44
	300 000	769 609 88	739,645 63	1,110,786 01	683 770 61	127,015 40
	200,000	274 836 95	242,552 70	670 760 04	228 326 29	242,433 75
	1,000 000	3 152,936 34	2,715,899 30	6,562,329 14	3,553,910 12	2 008 419 02
. Pa	500 000	997 807 14	913,623 69	2,446,693 83	1 538,481 34	408,212 49
	200 000	2 261,467 52	1,913,763 57	5 097,415 75	2,462,489 96	2,434 925 79
	400 000	2,978 586 21	2 697 832 11	5 177 134 99	2,378,812 50	2,398,322 48
	200,000	607 885 26	534 225 88	1 109 313 65	600,048 24	309,265 41
	1 000,000	2,595,919 28	2,247 013 37	4 765,119 57	2 448,545 67	1,316,573 90
	2,000 000	16,230,989 88	13,796,159 57	23 035,700 61	14,321,953 11	6,713 747 50
	100,000	446,740 72	472 811 40	854 503 00	647,129 04	107,463 96
	3,000 000	12 785 305 09	10 257,198 71	27 307 672 28	13,124,835 32	11,182 836 96
	174 500	22 494 60	8 890 45	211 909 92	13,919 21	23,490 71
ca, Philadelphia	3,000 000	9,146,161 59	7,858 104 42	13 373,330 52	7,796,094 92	2 577,235 60
Penn. Philadelphia	200,000	761 437 38	682,016 21	1 019 984 07	704,663 05	115,321 02
	200,000	2,317 240 98	821 306 30	1,705 607 16	1,297,273 99	209,333 17
	250 000	796 681 72	892 125 85	1 212 790 28	757 947 28	204 843 00
	100 300	44 988 64	19 002 18	347 110 51	21 137 18	225 673 33
La	300,000	749 242 62	593 122 54	1,185 393 70	557 704 19	317,689 51
h	400,000	979,641 53	1 011,958 80	1,308 756 81	848,674 91	60 081 90
ls	500 000	1,739 871 69	1 509 548 58	3 111 280 90	1 898 110 53	713,170 37
	1,000,000	6,003,346 01	4 955 883 65	9,328 707 25	5,488,413 24	2,840 294 01
	200 000	250 915 05	227,134 63	409 032 07	157,053 60	52,008 47
	900 000	1,906 560 40	1,591 261 68	3,078 161 50	1 732,923 84	435 237 66
J	200,000	513 727 93	481 367 81	663,557 38	371 776 91	81,780 47
	1,100 000	2 362,997 37	2,114 280 69	5 196 017 46	2 585,953 23	1,510 064 23
	750 000	3 481 900 86	2,836 235 78	6 122 658 84	3 078 349 94	2,294,308 90
	103 850	80 367 38	70 614 55	173 738 68	52 447 81	17,440 87
k	200 000	571,805 31	321 914 09	1 511 887 93	427,175 77	884,712 16
	350 000	1,616,133 49	1 555 803 95	2,189 925 00	1,327 604 62	512,320 38
	500 000	1,656 236 68	1,139 478 91	2 900,286 12	1,439,915 04	1,050,341 08
	200 000	337,530 75	301 073 15	646 878 33	257,107 40	189,770 93
	750,000	3,679 065 53	3 175 198 12	7 219 419 10	4,349 097 67	2,200,321 43
	1,000 000	2 166,275 08	739 751 99	2 468,409 88	863,637 11	604,772 77
	150,000	340 108 72	308 031 85	502 295 24	230,654 80	121,640 44
Phœnix, Hartford, Conn	2 000 000	5 278 080 58	4 295 565 42	9,941,421 23	4 874,586 85	3,066 837 38
Providence Washington Providence, R I	500 000	2 803 451 54	2 607 657 61	3 438 546 21	2,266 756 04	671,790 17
Queen New York	1,000,000	4 787 495 89	4 074 013 28	8,622 543 09	4 328,168 86	3,294 374 23
Reliance, Philadelphia, Pa	300,000	10,35,328 29	905 720 39	1,630,883 79	1,107,523 48	223,360 31

ster, N. Y.	500,000	1,621,935 62	1,461,107 82	2,564,825 59	1,402,545 28	662,280 31	
, Paul, Minn.	500,000	4,979,894 35	4,107,748 50	6,296,457 76	4,144,823 34	1,641,624 42	
nn	500,000	1,810,774 21	1,437,116 54	2,570,473 10	1,552,770 97	517,702 13	
	200,000	1,579,284 42	1,579,297 91	1,480,457 70	1,057,473 16	102,984 54	
, Springfield, Mass	2,000,000	5,801,373 03	4,795,280 80	9,701,460 23	5,043,398 70	2,718,061 53	
ia, Pa	400,000	2,480,807 20	2,158,291 30	3,187,821 05	2,251,800 66	536,020 39	
	500,000	1,020,671 27	921,048 42	1,252,851 77	616,099 85	198,751 92	
Dayton, O	100,000	125,088 92	90,589 12	722,728 50	97,618 57	525,210 03	
a	250,000	882 356 81	843,725 96	917,921 03	560,405 13	137,516 50	
	200,000	808,978 25	732 902 02	905,243 06	640,230 01	125,013 65	
N. Y	250,000	280,983 14	224,350 09	541,341 71	104,480 84	126,851 87	
Va	200,000	446,406 18	653,675 75	631,703 84	385,905 64	45,889 20	
N. Y	300,000	2,767,777 80	2,346 513 64	4,432,134 06	2,730,353 80	1,431,780 26	
Western, Pittsburg, Pa	300,000	556,077 84	497,603 64	921,109 04	520,250 45	400,872 50	
Western Reserve, Cleveland, O	250,000	297,808 06	369 518 25	481 829 93	150 490 79	71,327 14	
Williamsburgh City, New York, N. Y	250,000	1,877,200 25	1,796,023 65	2,787,036 18	1,746,544 13	790,522 05	
Winona, Minneapolis, Minn	200,000	556,140 49	485 160 90	739 650 09	431,108 04	107 942 05	

TABLE II.

Abstracts from Annual Statements of Fire Insurance Companies of Other Countries Authorized to Transact Business in the State of West Virginia During the Year 1910.

TABLE III.

Abstracts from Annual Statements of Life Insurance Companies Authorized to Transact Business in the State of West Virginia During the Year 1910.

TABLE IV.

Abstracts from Annual Statements of Miscellaneous Insurance Companies, Authorized to Transact Business in the State of West Virginia During the Year 1910.

NAME AND LOCATION.	Cash Capital	Gross Income.	Gross Disbursements.	Admitted Assets.	Liabilities Except Capital.	Net Surplus.
Aetna Accident & Liability, Hartford, Conn	$ 500,000	$ 313,318 88	$ 201,861 70	$ 885,982 16	$ 177,805 13	$ 208,177 03
	250 225	709,856 52	690,159 77	879,786 29	543 831 36	85,729 93
	175,000	327 736 98	321,478 11	316,811 92	114,180 99	27 630 93
	350,000	1,808,675 65	1,499,070 44	1,582 088 63	1 170 081 13	62,007 50
	100 000	139 188 04	73,188 90	164,753 39	52 683 41	12 069 98
	2,500,000	3,228,370 60	2,309,650 15	7,643 460 13	2,015,620 81	3,127,839 32
	16,000	28,012 05	26 863 66	23,085 02	200 00	6 886 02
	500 000	1 970 385 92	1,564,267 62	1,956,343 64	1,307 163 63	149,180 01
. Va	350 000	151,603 05	98,558 18	541,409 29	81,278 62	110,130 67
	150,000	90,403 48	78 858 67	188 955 32	15,417 88	23 537 44
	100,000	175,026 87	160,280 27	159,937 98	44,463 57	15,474 41
	300 000	3,273,688 72	2,588,644 18	1 917 193 27	1,218,819 66	398,373 61
	100,000	448,639 80	309,639 48	593,743 44	244,092 19	249,651 25
	250,000	4,313,649 03	3 343 684 80	5,063,420 35	3,151 438 36	1,661,981 99
	12,500	16,404 31	15,740 80	14 476 12		1,976 42
	100,000	566,096 07	315 240 21	255,424 83	31,418 60	124,006 23
	1,000,000	8 084,818 28	6,510 626 26	9,598,924 02	6,034,694 12	2,564,229 90
	2,000,000	2,734,395 59	2 384,571 51	6 237,834 91	1,724,190 58	2,513,644 33
, Pa	250 000	3 214,829 52	2,478,145 14	2,287,412 93	1,639,040 38	368,372 55
	250,000	562,404 55	451,950 17	633,781 53	186,610 94	197 170 59
	1,000 000	1,930,421 21	1,252,291 69	4,714 610 79	2,122,117 01	1,592,493 78
Ind	100 000	411,877 95	287,882 13	351,284 37	200,301 36	50,983 01
	10,000					
	250 000	631,710 84	497,314 32	958,504 88	327,866 93	380,637 95
	100,000	256,786 01	84,069 47	274,746 86	121,091 30	53,615 56
	750,000	4 752,234 63	3,469,836 83	5,227,339 62	3,142,654 23	1,334,685 39
	200,000	739,837 81	597 926 50	813 663 44	408,003 62	205,659 82
	10,000	13,602 10	3,018 80	10,923 30		923 30
	100,000	757 725 25	719,792 97	255 253 75	41,074 51	114,179 24
	750,000	3,050,462 11	2,002,572 43	3,864,016 09	2,109 246 59	1,004,769 40
	200,000	478 506 84	338,679 44	602,044 70	237,652 17	164,392 53
	200,000	650,943 07	486,897 49	918,200 96	332,264 81	385,936 15
North American Accident, Chicago, Ill	200,000	1,146,723 14	1,057,851 18	672 738 34	186,324 55	285,413 68
Ocean Accident & Guarantee New York City		3,127,862 68	2,636,615 98	3,854 570 38	2,584,516 74	1,270,053 64
Pennsylvania Casualty, Scranton, Pa	200,000	713,928 65	561,564 63	625,859 29	346,443 72	79,415 57
Philadelphia Casualty, Philadelphia, Pa	500 000	1,384,097 55	934,853 64	1,427,180 90	747,636 86	179,544 04
Phœnix Preferred Accident, Detroit, Mich	100,000	214,275 04	202,596 80	141,552 31	15,107 10	26,445 21

Pittsburg Casualty, Pittsburg, Pa	100,000	78,866 82	55,586 07	175,126 76	34,918 43	40,208 33
Preferred Accident, New York City	350,000	1,606,120 39	1,246,097 06	1,984,785 46	954,100 87	690,684 59
Provident Life & Casualty, Charleston, W. Va	33,450	97,488 59	77,421 88	46,547 48	3,250 42	9,847 06
Ridgely Protective, Worcester, Mass	100,000	276,860 07	252,155 29	301,546 47	42,299 60	159,246 87
Security Casualty, Indianapolis, Ind	100,000	123,357 23	123,769 81	122,678 67	20,179 67	2,499 00
Standard Accident, Detroit, Mich	500,000	2,634,568 74	2,632,928 58	3,526,058 77	1,846,708 70	1,179,350 07
Traveler's Indemnity, Hartford, Conn	500,000	313,513 96	213,482 32	821,167 92	241,331 05	79,836 87
Traveler's Accident, Hartford, Conn	2,000,000	9,913,436 17	8,517,151 35	15,915,801 29	9,813,151 74	4,102,649 55
Union Health & Accident, Denver, Colo	100,000	100,077 66	90,606 62	147,982 10	11,123 34	36,858 76
United States Casualty, New York City	500,000	1,915,909 27	1,690,349 36	2,546,547 22	1,246,547 22	800,000 00
United States Fidelity & Guaranty, Baltimore, Md	2,000,000	3,867,785 32	2,843,162 68	5,213,886 51	2,701,078 97	512,807 54
United States Health & Accident, Saginaw, Mich	300,000	1,195,563 07	1,000,676 41	861,480 63	220,288 22	311,192 41
West Virginia Accident, Beckley, W. Va	12,500	4,454 10	2,826 43	14,127 67	.....	1,627 67
Woodman's Casualty, Indianapolis, Ind	100,000	221,844 14	206,997 00	160,378 91	37,455 79	22,923 12

TABLE V.

Abstracts From Annual Statements of Fraternal Beneficiary Societies Authorized to Transact Business in West Virginia During the Year 1910.

NAME OF SOCIETY.	Total Income.	Total Disbursements.	Admitted Assets	Total Liabilities.
	$ 324,790 10	$ 303,237 75	$ 184,095 02	$ 27,253 85
	5,340 00	3,556 00	1,784 00	
	1,816 20	1,486 90	329 30	
	101,328 67	94,050 66	149,786 64	8,041 28
	221 785 19	238,988 97	289,524 92	62,942 15
	816,397 00	704,896 41	848,919 46	65,031 02
	894,396 59	500,082 74	896,622 96	24,220 24
	1,579,409 34	1,481,726 98	2,374,247 45	191,139 54
	18,057 40	17,006 89	23,597 44	8,314 33
	560,705 08	582,130 60	414,127 61	135,014 95
	473,109 96	304,201 24	541,246 68	8,036 70
	260,851 95	249,928 37	700,231 86	618,304 72
	15,631 24	8,960 94	8,734 61	75 00
	1,468,850 89	1,468,170 44	961,686 13	231,488 34
	150 964 21	141,055 29	37,855 44	37,527 61
	7,628 47	8,186 57	10,493 12	
	191,653 09	88,710 92	270,050 48	2,091 40
	1,079,069 61	725,473 25	2,998,230 80	69,304 08
	1,777,254 13	1,797,056 61	186,276 07	441,785 96
	4,958,817 35	4,092,498 06	9,402,627 11	325,838 92
	1,613,617 90	1,542,713 21	590,364 75	130,650 56
	2,708,658 05	2,336,449 42	2,949,349 69	1,613,502 42
	1,722,571 90	1,085,419 97	4,316,911 27	130,022 94
	1,119,449 46	814,476 46	1,689,653 41	83,846 44
	834,326 39	637,348 35	576,922 86	68,175 96
	313 135 82	286,046 18	300,923 70	32,971 05
	77,406 67	59,476 86	211,890 80	173,084 21
	1,291 485 53	1,151,143 66	916,445 20	110,509 82
	440,394 81	468,005 60	403,827 32	1,800 00
	12,876,921 82	11,176,383 42	7,089,395 00	1,074,756 40
	65,050 62	63,032 05	37,939 80	2,620 00
	3,120,958 55	3,768,126 48	1,922,034 16	34,481 47
	2,567,405 75	2,162,323 75	2,178,141 92	210,998 99
Order of the Golden Seal, Rocksbury, N. Y	805,497 80	656,288 37	1,619,624 11	17,595 00

Polish National Alliance of U. S. A., Chicago, Ill	606,585 02	456,102 71	795,768 78	133,721 54
Protected Home Circle, Sharon, Pa	829,424 96	773,511 70	1,173,269 10	121,500 00
Prudent Patricians of Pompeii, Saginaw, Mich	28,405 59	29,905 95	9,267 55	5,146 30
Royal Arcanum, Boston, Mass	8,676,243 98	7,845,209 88	7,293,722 29	735,187 56
Royal Neighbors of America, Rock Island, Ill	1,252,434 68	1,127,068 18	571,039 17	155,750 00
Shield of Honor, Baltimore, Md	172,278 31	133,385 07	160,057 00	8,250 00
Supreme Tribe of Ben Hur, Crawfordsville, Ind	1,409,881 11	1,169,087 90	1,531,008 28	119,329 43
Woodmen Circle, Omaha, Neb	804,785 18	456,836 06	1,370,648 63	60,945 90
Woodmen of the World, Omaha, Neb	7,639,000 93	5,256,431 10	10,881,212 67	1,059,011 81

TABLE VI.

Fire Insurance Companies of the United States, Showing the Net Amount of Risks Written, Premiums Received, Losses Paid and Losses Incurred in the State of West Virginia for the Year Ended December 31st, 1909.

NAME OF COMPANY.	Net Risks Written.	Net Premiums Received.	Net Losses Paid.	Net Losses Incurred.
Aetna, Hartford, Conn.	$ 3,273,401	$ 58,197 00	$ 28,435 65	$ 28,852 18
	442,900	6,738 25	1,515 18	2,738 92
	361,122	7,312 49	2,550 27	3,004 22
	1,281,003	20,954 28	2,945 84	3,294 37
	1,611,871	28,393 70	13,0.4 85	12,872 08
	119,875	1,978 60	574 09	574 09
	Re-Insurance			
	191,775	2,645 03	190 29	190 29
	574,602	11,543 46	3,583 25	4,411 91
	724,050	15,255 08	12,332 75	8,884 75
	1,494,118	21,808 86	12,217 58	1,049 00
	1,048,548	20,337 92	20,564 40	18,112 22
	227,780	3,820 65	2,175 35	821 12
	434,709	4,780 37	538 43	538 43
	Re-Insurance			
	21,080	286 08	75 06	75 06
	388,543	5,416 76	3,054 63	3,057 63
	836,300	14,987 96	3,217 30	2,489 29
	3,177,817	55,370 16	19,860 57	20,087 10
	434,285	7,313 63	5,830 29	5,825 83
	352,894	6,167 51	2,398 84	2,979 90
	451,922	9,350 03	3,980 98	4,531 52
	687,780	19,740 56	23,407 48	19,743 23
	1,143,445	22,359 88	11,810 51	11,304 52
	347,057	8,275 18	8,928 60	8,553 57
	163,744	3,480 44	3,579 60	3,503 60
	358,625	5,396 77	2,451 54	1,953 50
	123,080	2,631 12	4,708 78	4,222 17
	703,416	14,788 98	4,471 03	7,031 63
	3,305,952	63,665 13	28,451 08	25,763 60
	1,420,232	10,157 26	13,814 54	12,075 47
	618,235	9,150 02	3,075 77	3,133 27
	820,842	11,709 93	1,149 84	3,562 85
	2,058,503	51,452 42	25,958 28	27,408 67
	1,478,189	21,847 61	7,709 00	7,853 12
	190,975	3,618 31	1,473 93	1,429 93
	4,910,508	70,502 13	35,214 77	33,484 77
	427,917	7,110 49	3,237 41	3,230 62

	152,805	2,564 24	1,824 06	1,434 23
	28,477	1,584 45	8,917 40	8,917 40
	458,769	8,354 04	12,220 20	8,524 18
	2,187,347	31,839 49	9,858 95	13,479 20
	1,342,616	21,200 12	5,570 57	5,306 29
	777,063	14,577 32	7,813 60	4,574 60
	824,090	14,900 33	12,811 47	8,724 36
	1,887,054	37,908 96	19,844 71	23,970 98
	515,461	9,674 88	7,186 05	8,083 14
	1,646,013	27,329 22	11,543 66	9,543 68
	8,516,700	139,856 74	57 761 84	56,030 25
	214,083	4,058 95	2,730 83	3,489 83
	7,614,705	116,354 25	51,852 85	46,925 22
	925,088	13,980 20	1,132 23	1,132 23
	3,508,220	62,142 08	27,717 76	23,105 41
	199,944	3,347 23	1 616 60	770 72
	1,484,373	18,220 66	4,980 56	4,980 56
	523,031	9,055 09	12,168 83	8,157 42
	No business in W. Va.			
	1,089,926	10,613 88	4 318 11	5,017 77
	512,068	12,073 82	12,704 04	15,162 20
	508,188	8,748 78	3,752 33	3,634 28
	5,263,007	68,020 51	26,891 83	27 023 05
	128,950	3,930 90	3,546 98	3,681 97
	1,532,006	26,653 12	17,912 98	17,277 35
	615,122	12,379 18	5,134 63	5,222 61
	648,239	12,302 42	4 539 33	4,904 15
	1,612,704	26,630 12	11,201 74	9,311 52
	664,244	9,090 21	3,781 95	3,995 12
	277,141	4,171 08	294 75	1,054 75
	217,555	10,985 40	9,044 89	10,338 53
	422,829	6,657 25	2,885 67	4,551 43
	300,489	4,749 95	2,270 69	2,190 69
	2,005,743	26,471 58	15,807 24	17,524 28
	2,051,038	18,105 84	40 87	40 87
	222,554	3,928 78	3,784 22	2,817 84
	2,155,851	38,704 75	19,852 98	18 457 42
	1 547,855	20,928 65	3,650 65	4,385 25
	1,695,678	29,107 28	14,378 05	14,783 31
	1,604 931	28,545 29	6,422 01	6,771 61
	527,226	12,831 29	9,208 93	7,128 05
	1,000,452	20 317 92	12,803 84	9,932 45
	1,213,246	23,597 14	5,352 70	4,029 63
	816,077	15,402 91	4,015 67	4,771 26
	812,173	11,467 67	7 557 62	8,167 20
	2,264,492	35,937 83	13,356 93	10,610 57
	2,267,482	33,045 31	13,269 61	15,205 53
	137,503	2,583 62	7 04	9 04
	338,645	8,402 03	10,265 26	9,850 66
	217,772	3,277 29	38 86	38 86

TABLE VI.—Continued.

NAME OF COMPANY.	Net Risks Written.	Net Premiums Received.	Net Losses Paid.	Net Losses Incurred.
Union, Philadelphia, Pa	$ 171,550	$ 3,849 10	$ 3,940 91	$ 2,880 50
		947 86	2,832 85	1,300 03
	438,948	15,255 66	16,623 36	14,663 33
	894,455	15,296 90	7,914 18	8,293 55
	350,835	6,137 03	2,355 91	1,085 35
	250,250	7,495 90	2,058 67	2,058 67
	685,748	14,106 91	10,882 06	10,518 05
	294,594	5,672 73	5,154 67	5,357 40
Total	$107,817,049	$1,908,519 56	$877,371 54	$832,139 06

TABLE VII.

Fire Insurance Companies of Other Countries, showing the Net Amount of Risks Written, Premiums Received, Losses Paid and Losses Incurred in the State of West Virginia for the Year Ended December 31st, 1909.

NAME OF COMPANY.	Net Risks Written.	Net Premiums Received.	Net Losses Paid.	Net Losses Incurred
	$ 414,548	$ 8,192 61	$ 5,541 16	$ 4,048 10
	1,007,385	19,170 34	13,712 50	15,849 00
	523,241	8,002 00	2,911 48	2,667 57
	1,055,841	18,113 92	5,986 25	9,126 59
	342,852	6,196 11	2,939 23	2,852 23
	2,161,417	24,947 03	7,175 47	9,515 47
	103,890	1,842 39	93 50	95 00
	140,432	8,949 92	15,649 59	12,989 59
	680,232	10,948 35	1,274 46	1,953 77
	211,540	3,015 10	990 00	990 00
	3,557,995	39,608 22	23,149 70	23,577 70
	1,299,803	23,994 37	14,234 03	14,558 03
	937,462	14,050 76	6,585 87	8,400 34
	045	1 29		
	231,090	6,596 04	187 01	190 01
	Re-Insurance			
	2,197,992	30,622 15	14,560 81	12,456 80
	1,162,471	18,580 25	4,518 32	4,193 82
	1,215,516	14,705 13	6,832 09	9,016 70
	1,389,704	8,982 94	1,107 05	1,207 05
	4,503,123	77,914 99	43,168 51	43,461 51
	573,540	9,895 83	2,808 54	2,837 04
	Re-Insurance			
	479 044	9,676 98	10,916 23	12,816 23
	3,753,090	63,174 98	25,154 73	21,856 73
	127,190	2,059 03	93 50	95 50
	847,236	14,304 05	5,012 85	5,986 85
	845,941	13,139 31	3,101 52	3,152 02
	448,831	7,290 34	3,077 92	2,740 92
	1,580,855	25,893 95	7,131 40	10,298 40
	14,250	756 74		
	910,043	13,009 95	3,368 12	2,563 15
Total	$32,800,173	$502,614 06	$231,878 84	$239,293 12

TABLE VIII.

Life Insurance Companies Showing the Amount of Policies Issued and Ceased During 1909, the Amount in Force at the End of Year and the Premiums Received and Losses Incurred for the Year Ended December 31st, 1909.

NAME OF COMPANY.	Policies Issued During 1909.		Ceased During 1909	In Force at End of Year.		Premiums Received.	Losses Incurred.
	No.	Amount.		No.	Amount.		
Aetna Hartford Conn	135	$ 163,408	$ 229,091	1220	$ 1,905,730	$ 62,002 92	$ 75,302 00
	1	10,000		1	10,000	201 50	
	150	301,816	35,500	167	458,816	14,357 94	5,000 00
	32	50,423	58,702	195	382,939	13,501 09	2,429 00
	107	340,360	330,000	289	615,860	7,548 45	3,000 00
	766	1,085,049	1,320,800	5534	13,900,197	446,357 27	137,395 41
	4952	637,984	452,101	6989	943 454	33,124 92	8,353 10
	91	287,002	178,234	1030	1,919,478	70,300 78	23,893 00
	34	43,000	36,258	397	490,250	18,016 45	3,000 00
	40	83,904	142,236	1559	2,191,200	73,021 38	11,224 00
	462	840,670	207,000	401	748,170	27,451 62	
nss	510	983,391	561,861	2654	5,536,807	162,080 65	31,801 00
rd, Va	1056	140,168	110,267	2700	388,835	17,268 64	3 459 50
	16	68,100	50,560	253	661,498	21,094 93	1,000 00
	70	107 000	127,500	126	210,500	5,810 08	3,000 00
	1129	1,011,988	474,357	3056	3,436,420	131,268 91	21,623 00
	42	91,308	64,844	339	529,800	17,050 16	
	152	308,218	103,625	1181	2,044 083	96,271 03	7,474 00
	250	762,300	600,421	2768	7,053,589	287,704 12	115,400 00
	71	153,560	232,415	1185	2,589,308	79,111 38	50,165 45
ss	22	43,281	34,036	176	344,049	11,417 21	2,617 24
	425	801 585	821,759	6266	11,173,204	351,310 22	114,201 29
	28	114,870	80,072	76	252,689	6,493 06	
, Wis	427	1,021,300	196,695	1900	4,780,513	115 824 72	33,900 00
	56	130,322	40,152	197	376,380	12,058 64	2,736 00
	148	351,235	389,947	1303	2,874,133	80,264 13	19,288 00
	65	112,345	65,255	82	157,041	6,114 10	1 000 00
	138	247,000	73,896	580	997 133	37,121 44	3,250 00
hia, Pa	40	75,501	37,750	213	393,957	16,000 60	1,154 00
	875	1,385,672	300,872	3587	551,744	208 300 97	51,782 67
	5	9,500	18,500	14	24,000	1,029 79	
	8	45,000	73,000	159	484,708	18,110 90	
Y	52	147,000	99,409	166	403,632	13,401 92	500 00
	21	55,500	6,000	17	49,500	2,177,68	

Southern States Mutual, Charleston, W. Va.	381	896,176	458,367	1192	3,099,685	116,558 13	15,000 00
State, Indianapolis, Ind	190	456,258	221,379	682	1,534,830	41,750 07	5,000 00
Travelers, Hartford, Conn.	161	365,330	125,105	817	1,722,130	53,212 09	67,524 20
Union Central, Cincinnati, Ohio	135	333,300	220,744	1055	1,919,204	59,604 55	19,606 85
Union Mutual, Portland, Maine	177	253,287	204,153	909	1,229,794	44,902 93	11,281 38
United States, New York City	6	15,575	20,000	102	190,760	4,302 50	3,630 00
Metropolitan, New York, N. Y. (Industrial)	17491	2,851,916	1,754,326	50558	8,950,026	273,480 28	76,025 66
Prudential, Newark, N. J. (Industrial)	18640	2,465,011	1,214,950	32544	4,077,659	117,736 09	26,335 00
Total	49563	$20,631,791	$11,091,178	144570	$37,585,671	$3,185,117 98	$963,441 75

TABLE IX.

MISCELLANEOUS COMPANIES—PREMIUMS AND LOSSES ON BUSINESS IN WEST VIRGINIA FOR THE YEAR ENDED DECEMBER 31st, 1909.

Name of Company.	Class of Business.	Gross Premiums Received.	Gross Losses Paid.
Aetna-Accident, Connecticut	Accident	$ 6,070 53	$ 1,524 85
	Health	2,436 59	863 55
	Liability	7,770 09	2,283 25
Total		$16,277 21	$ 4,671 65
Aetna Accident & Liability, Conn	Plate Glass	$ 78 44	.....
	Burglary & Theft	57 08	.....
	Automobile Property Damage	191 42	73 60
Total		$326 94	$73 60
Aetna Indemnity, Connecticut	Accident	$ 58 75	.....
	Plate Glass	241 31	150 35
	Burglary & Theft	195 14	.....
Total		$495 20	$150 35
American Assurance, Pennsylvania	Accident	$277 25	$ 76 14
	Health	254 58	14 86
	Life	132 95	.....
Total		$664 78	$ 91 00
American Credit Indemnity, New York	Credit	$10,841 66	$6,105 69
American Live Stock, Indiana	Live Stock	433 38	150 00
American Surety, New York	Fidelity	3,759 14	441 90
	Surety	9,313 15	2,685 24
Total		$13,072 29	$3,127 14
Bramwell Accident, West Va	Accident	$27,156 06	$12,789 44
Casualty Co. of America, New York	Accident	2,855 22	1,186 57
	Liability	243 24	1,140 25
	Plate Glass	567 13	428 21
	Steam Boiler	375 92	.....
Total		$4,041 51	$2,755 03
Citizens Trust & Guaranty, W. Va	Surety	$73,956 71	$84,546 83
Colonial Casualty, W. Va	Accident	36,136 58	17,737 51
	Health	15,929 84	7,571 51
Total		$52,066 42	$25,309 02
Columbian National—Accident, Mass	Accident	$ 752 88	$ 25 71
	Health	598 87	244 63
Total		$1,351 75	$270 34
Commonwealth Casualty, Pennsylvania	Accident & Health	$ 5,620 04	$ 2,340 27
Continental Casualty, Indiana	Accident	31,955 54	13,715 94
	Health	6,709 70	3,417 20
Total		$38,665 24	$17,133 14
Consolidated Casualty, W. Va.			
Employers' Indemnity, Pennsylvania	Liability	$ 944 83	$ 74 00
Employers' Liability, England	Accident	2,079 79	581 53
	Health	851 25	200 72
	Liability	10,577 77	6,528 34
	Burglary & Theft	151 39	.....
	Automobile Property Damage	51 00	.....
Total		$13,711 20	$7,310 59

TABLE IX—Continued.

Name of Company.	Class of Business.	Gross Premiums Received.	Gross Losses Paid.
Excelsior Accident, W. Va.	Accident	$15,756 48	$ 6,137 03
Federal Casualty, Michigan	Accident & Health	9,793 36	4,362 31
Fidelity & Casualty, New York	Accident	22,626 32	10,357 80
	Health	16,334 53	5,127 52
	Liability	17,812 37	10,969 61
	Plate Glass	2,096 74	402 75
	Steam Boiler	4,390 17	1,051 08
	Burglary & Theft	2,716 84	.....
	Fly Wheel	825 36	.....
Total		$66,802 33	$27,928 76
Fidelity & Deposit, Maryland	Fidelity	$10,391 51	.....
	Surety	2,136 93	.....
Total		$12,528 44	.....
General Accident Fire & Life, Pa.	Accident	$ 5,472 59	$ 3,002 06
	Health	1,824 19	1,000 69
	Burglary & Theft	78 23	.....
Total		$ 7,375 01	$ 4,002 75
Great Eastern Casualty, New York	Accident	$ 3,569 81	$ 1,729 00
	Health	2,053 26	648 55
Total		$ 5,623 07	$ 2,377 55
Hartford Steam Boiler, Conn	Steam Boiler	$16,667 41	$ 993 09
Indiana & Ohio Live Stock, Indiana	Live Stock	1,636 14	3,173 00
Lloyds Plate Glass, New York	Plate Glass	2,977 60	959 61
Loyal Protective, Massachusetts	Accident & Health	2,201 00	429 50
Maryland Casualty, Maryland	Accident	11,054 11	7,365 84
	Health	6,682 67	3,306 13
	Liability	32,225 52	5,718 89
	Plate Glass	2,299 37	838 79
	Steam Boiler	4,411 84	2 96
	Burglary & Theft	3,051 17	.....
	Sprinkler	1,136 37	87 19
	Fly Wheel	8 30	.....
	Automobile Property Damage	24 21	20 15
Total		$60,893 56	$17,339 95
Metropolitan Casualty, New York	Accident	71 46	.....
	Plate Glass	1,415 36	300 11
Total		$1,486 82	$ 300 11
Miners, West Virginia	Accident	$ 1,956 80	$ 648 25
National Casualty, Michigan	Accident & Health	11,832 67	5,267 22
New Jersey Plate Glass, New Jersey	Plate Glass	1,316 33	610 61
	Burglary & Theft	138 16	.....
Total		$ 1,454 49	$ 610 61
New York Plate Glass, New York	Plate Glass	$ 1,632 43	$ 281 96
North American Accident, Illinois	Accident	12,613 64	4,059 29
Ocean Accident & Guarantee, England	Accident	7,003 93	576 98
	Health	1,470 23	456 23
	Liability	25,489 12	11,434 37
	Plate Glass	11 08	.....
	Steam Boiler	3,534 90	1,086 44
	Burglary & Theft	2,141 42	93 49
	Credit	2,950 00	8,724 60
	Automobile Property Damage	961 56	2,703 66
Total		$43,562 24	$25,075 77
Pacific Mutual-Accident, California	Accident	$ 3,585 02	$ 657 33
	Health	1,576 82	2,068 46
Total		$ 5,161 84	$ 2,725 79

TABLE IX—Continued.

Name of Company.	Class of Business.	Gross Premiums Received	Gross Losses Paid
Pennsylvania Casualty, Pennsylvania	Accident	$ 558 27	$ 370 00
	Health	158 55	108 00
	Liability	477 64	.....
	Plate Glass	1,705 24	546 96
Total		$2,899 70	$1,024 96
Philadelphia Casualty, Pennsylvania	Accident	$ 986 78	$ 375 49
	Health	444 40	4 29
	Liability	1,146 52	353 92
	Plate Glass	538 05	51 84
	Credit	3,362 50	5,350 42
	Automobile Property Damage	161 49	19 95
Total		$6,639 74	$6,155 91
Phœnix Preferred Accident, Michigan	Accident & Health	$2,295 60	$370 98
Pittsburg Casualty, Pennsylvania	Accident	58 75	.....
	Health	95 00	.....
	Plate Glass	199 36	12 00
Total		$ 353 11	$ 12 00
Preferred Accident, New York	Accident	$7,017 91	$ 918 25
	Health	2,049 50	452 66
Total		$9,067 41	$1,370 91
Provident Life & Casualty, W. Va	Accident	$56,028 79	$21,126 41
	Health	14,247 10	7,616 82
Total		$70,275 89	$28,743 23
Ridgely, Protective, Massachusetts	Accident & Health	$ 865 00	$ 844 00
Security Casualty, Indiana		.....	.....
Standard Accident, Michigan	Accident	10,932 30	6,169 16
	Health	1,151 08	446 10
	Liability	1,667 36	1,146 05
Total		$13,750 74	$7,761 31
Travelers-Accident, Conn	Accident	$20,512 80	$ 7,081 24
	Health	2,019 31	836 49
	Liability	22,410 57	15,970 50
	Workmens Collective	.....	19 69
Total		$44,942 68	$23,907 92
Union Health & Accident, Colorado	Accident & Health	$ 6,717 83	$2,186 10
United States Casualty, New York	Accident	4,340 51	1,712 74
	Health	2,762 02	1,130 90
	Liability	10,415 19	2,675 19
	Steam Boiler	90 00	.....
	Burglary & Theft	70 53	.....
	Sprinkler	257 50	.....
Total		$17,935 75	$5,518 83
U. S. Fidelity & Guaranty, Maryland	Fidelity & Surety	$22,960 00	$21,328 38
	Burglary & Theft	786 48	.....
Total		$23,746 48	$21,328 38
U. S. Health & Accident, Michigan	Accident & Health	$16,804 89	$7,772 16
West Virginia Accident, W. Va	Accident	2,874 10	1,072 38
Woodmen's Casualty, Indiana	Accident & Health	5,474 51	1,661 75

TABLE X.

Fraternal Beneficiary Societies, Showing the Busin ss Written, Insurance in Force and the Premiums Collected in the State of West Virginia During the Year Ended December 31st, 1909.

NAME OF SOCIETY.	Written.		In Force.		Premiums.
	No.	Amount	No.	Amount	
American Patriots	No business reported				
American Insurance Union	129	$ 138,550	182	$ 187,575	$ 884 05
	217	21,900	146	14,700	374 52
	189	352,000		5,245,119	
	No business reported				
			12	12,500	390 73
			18	32,526	1,131 60
	6	6,500	65	122,000	2,330 41
	11	5,775	55	26,956	446 00
	70	122,500	371	568,000	11,720 12
	No report filed				
	187	92,050	520	306,100	8,103 20
	26	34,500	83	31,500	364 61
	No business reported				
	9	12,000	238	338,500	5,223 30
	66	20,800	202	483,300	7,712 40
	47	28,245	611	410,528	7,628 47
	250	57,400	261	77,760	4,607 65
	119	135,000	510	551,000	5,485 68
			73	132,150	10,149 27
	495	449,000	3174	3,052,125	55,227 14
	116	120,500	606	724,250	8,419 23
	288	276,000	1145	1,358,500	26,613 90
	273	149,000	1657	1,117,950	16,371 50
	21	18,500	207	168,000	2,005 30
	73	47,500	190	137,750	1,528 15
	109	106,000	275	294,500	2,526 94
	5	8,500	23	34,500	946 90
	623	603,500	508	566,000	1,691 96
	632	186,400	2333	395,230	5,745 00

TABLE X—Continued.

NAME OF SOCIETY.	Written.		In Force.		Premiums
	No.	Amount.	No.	Amount.	
	2308	$3,234,500	10656	$16,300,000	$119,399 09
	255	6,375	250	8,800	1,919 06
	135	19,282	749	167,990	14,210 09
	35	54,000	858	2,177,000	52,055 75
	81	39,000	795	308,000	15,142 97
	130	2,375	272	581,100	5,288 23
	No report filed				
	91	72,700	139	146,800	2,515 82
	401	836,500	957	898,750	9,797 63
	130	20,900	71	13,150	102 29
	5	11,000	336	1,100,318	17,321 98
	223	220,500	529	582,500	3,472 22
	87	73,250	1067	1,030,250	16,792 33
	327	309,750	832	967,150	8,056 99
	81	85,100	351	271,100	3,188 77
	849	1,006,400	2841	3,508,600	32,977,80
Total	9414	$9,503,752	34034	$45,388,427	$369,626 64

TABLE XI.

Abstracts from Annual Statements of Mutual Co-operative Fire Insurance Companies, Authorized to Transact Business in the State of West Virginia During the Year 1910.

NAME OF COMPANY.	Risks Written.	Expired.	In Force at End of Year.	Cash Income During Year.	Fire Losses Paid During Year.
Farmers & Mechanics Mutual Fire Ins. Co., Martinsburg	$....	$....	$ 516,522 00	$ 4,182 32	$ 395 55
	1,490,846 66	214,722 00	4,932,859 66	15,899 63	10,489 96
	53,700 00	14,200 00	583,094 00	2,459 26	2,023 00
ssociation, Shinnston	497,260 00	....	497,260 00	1,009 21	....
s Town	....	....	767,561 75	2,804 15	3,141 00
linton	350,750 00	105,750 00	2,726,250 00	3,459 29	2,398 63
....	26,550 00	9,880 00	242,870 00	710 93	....
....	174,810 09	128,855 00	424,574 00	1,648 48	1,350 00
Total	$2,583,916 66	$473,407 00	$10,710,991 41	$31,973 36	$19,798 14

TABLE XII.

Abstracts from Statements of Assessment Companies Authorized to Transact Business in the State of West Virginia During the Year 1910.

TABLE XIII.

Assessment of Companies, Showing the Amount of Risks Written, Premiums Received, Losses Incurred and Insurance in Force in the State of West Virginia for the Years Ended December 31st, 1909 and 1908.

NAME AND LOCATION.	Risks Written.	Premiums Received.	Losses Incurred.	Policies in Force.	
				Dec. 31, 1909.	Dec. 31, 1908.
American Temperance Life, New York	$ 3,000 00	$ 5,062 34	$1,000 00	$ 216,800 00	$ 238,600 00
	500,000 00	11,626 88	4,000 00	1,508,000 00	1,126,000 00
	30,000 00	4,656 67	1,000 00	193,000 00	192,000 00
	No Business				
Total	$533,000 00	$21,345 89	$6,000 00	$1,917,800 00	$1,566,600 00

FIRE AND FIRE MARINE INSURANCE COMPANIES

. . . 1909 . . .

Abstracts compiled from the annual statements of the Fire and Fire and Marine Insurance Companies authorized to do business in the State of West Virginia, showing their condition on the Thirty-first day of December, 1909.

AETNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819; Commenced Business, August 17, 1819.

WILLIAM B. CLARK, President. **HENRY E. REES, Secretary.**

Cash Capital, $4,000,000.00.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 9,451,212.61	$ 905,890.47	
Deduct gross re-insurance, or return premiums	2,662,632.67	360,216.09	
Total premiums (other than perpetual)	$ 6,788,579.94	$ 545,674.38	$ 7,334,254.32
Deposit premiums on perpetual risks (gross)			7,253.00
Gross interest on bonds and dividends on stocks		661,684.16	
Gross interest on deposits in trust companies and banks		21,414.38	
Gross rents, including $20,000 for company's occupancy of its own buildings		20,000.00	703,098.54
From other sources			15,542.92
Gross profit on sale or maturity of bonds			786.93
Total income			8,060,935.71
Ledger assets December 31, 1908			15,219,735.48
Total			$ 23,280,671.19

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 4,197,964.70	$ 403,218.94	
Deduct salvage, or re-insurance	818,621.54	129,165.31	
Net amount paid policy holders for losses	$ 3,379,343.16	$ 274,053.63	$ 3,653,396.79
Expenses of adjustment and settlement of losses			46,467.63
Commissions or brokerage			1,345,101.85
Salaries, $170,822.50; and expenses, $122,571.31 of special and general agents			293,393.81
Salaries, fees and other charges of officers, directors, trustees and home office employes			347,817.85
Rents, including $20,000 for company's occupancy of its own buildings			43,672.50
Advertising, $17,734.38; printing and stationery, $67,985.13			85,719.51
Postage, telegrams, telephone and express			59,277.64
Legal expenses			13,806.16
Furniture and fixtures			3,625.21
Maps, including corrections			13,975.19
Underwriters' boards and tariff associations			92,348.94

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	14,271.24
Inspections and surveys	33,017.35
Repairs and expenses (other than taxes) on real estate	3,148.21
Taxes on real estate	9,200.00
State taxes on premiums	114,648.02
Insurance department licenses and fees	24,884.24
All other licenses, fees and taxes	170,470.24
Other disbursements	36,776.06
Paid Munich Re-insurance Company for interest on balance	21,665.39
Deposit premiums returned	3,013.98
Interest and dividends to stockholders	640,000.00
Agents' balances charged off	7,275.82
Gross loss on sale or maturity of bonds	8,718.28
Total disbursements	$ 7,085,691.91
Balance	$ 16,194,979.28

LEDGER ASSETS.

Book value of real estate	$ 588,207.93
Book value of bonds and stocks	12,779,648.64
Cash in company's office	2,579.49
Deposits in trust companies and banks not on interest	85,540.27
Deposits in trust companies and banks on interest	1,470,762.61
Agents' balances, representing business written subsequent to Oct. 1, last	1,309,424.55
Agents' balances, representing business written prior to Oct. 1, last	8,815.79
Total ledger assets	$ 16,194,977.28

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 67,452.02	
Interest due and accrued on other assets	1,750.00	
		69,202.02
Market value of real estate over book value		1,994,952.75
Gross assets		$ 18,259,134.05

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	8,815.79	
Loans on personal security—Real estate	188,207.93	
		197,023.72
Total admitted assets		$ 18,062,110.33

LIABILITIES.

Gross losses adjusted and unpaid	$ 142,102.88	
Gross claims for losses in process of adjustment or in suspense	625,524.28	
Gross claims for losses resisted	27,695.50	
Total	$ 795,322.56	
Deduct reinsurance due or accrued	194,700.62	
Net amount of unpaid losses and claims		$ 600,621.94

Unearned premiums on outstanding risks		6,620,977.83
Reclamation on perpetual fire insurance policies being 95 per cent. of premium or deposit received		98,998.87
Salaries and other miscellaneous expenses due or accrued		1,000.00
State, county and municipal taxes due or accrued		130,000.00
All other liabilities		547,807.85
Total of all liabilities except capital		$ 7,999,405.99
Capital actually paid up in cash	$ 4,000,000.00	
Surplus over all liabilities	6,062,704.34	
Surplus as regards policy holders		10,062,704.34
Total liabilities		$ 18,062,110.33

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine.	Gross Premiums.
In force Dec. 31, 1908	$1,104,018,245	$13,521,711.11	$18,073,898	$ 436,920.74
Written during the year	763,880,683	9,451,212.61	78,097,622	905,890.47
Total	$1,867,898,928	$22,972,923.72	$96,171,520	$1,342,811.21
Expired and terminated	685,381,903	8,770,793.27	75,701,126	724,660.73
In force at end of year	$1,182,517,025	$14,202,130.45	$20,470,394	$ 618,150.48
Deduct amount reinsured	143,519,438	1,822,099.86	5,814,172	236,931.70
Net amount in force	$1,038,997,587	$12,380,030.59	$14,656,222	$ 381,218.78

Perpetual risks not included above, $4,436,478.00; premiums on same, $104,209.34.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$229,982,734.52
Total losses (less reinsurance) paid from organization of the company	119,451,567.10
Cash dividends declared since the company commenced business	32,121,365.00
Stock dividends declared since the company commenced business	2,805,000.00
Largest gross aggregate amount insured in any one hazard	250,000.00
Largest net aggregate amount insured in any one hazard	125,000.00
Fire losses (less reinsurance) incurred during the year	3,414,043.41
Inland marine losses incurred during the year	312,875.02
Par value of the company's stock owned by the directors	196,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	Marine.
Risks written, less $602,733 cancelled and reinsured	$ 3,267,201.00	$ 6,200.00
Gross premiums, (less paid for reinsurance, $163.55, and less return premiums, $8,282.73)	58,031.06	156.00
Losses paid (less losses reinsured in other companies)	28,435.65	
Losses incurred (less losses reinsured in other companies)	28,652.18	

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated January, 1863; Commenced Business, February, 1853.

W. H. STEVENS, President. **J. Q. ADAMS, Secretary.**

Cash Capital, $500,000.

INCOME.

	Fire.	
Gross premiums	$ 2,406,795.23	
Deduct gross reinsurance, or return premiums	753,358.35	
Total premiums (other than perpetual)	$ 1,653,436.88	$ 1,653,436.88
Gross interest on mortgage loans	32,703.03	
Gross interest on collateral loans	23,328.75	
Gross interest on bonds and dividends on stocks	65,795.84	
Gross interest on deposits in trust companies and banks	6,570.29	
Gross interest from all other sources	840.28	
Gross rents	2,500.00	131,738.19
From agents' balances previously charged off		188.47
Gross profit on sale or maturity of real estate, $115.56; bonds, $3,375.47; stocks, $1,300.00		4,791.03
Gross increase, by adjustment, in book value of bonds		1,458.63
Total income		$ 1,791,613.20
Ledger assets December 31, 1908		3,031,277.18
Total		$ 4,822,890.38

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 817,129.76	
Deduct salvage, or reinsurance	182,895.62	
Net amount paid policy holders for losses		$ 634,234.14
Expenses of adjustment and settlement of losses		29,257.47
Commissions or brokerage		370,588.70
Allowances to local agencies for miscellaneous agency expenses		3,595.24
Salaries, $37,060.96; and expenses, $70,307.14 of special and general agents		107,368.10
Salaries, fees and other charges of officers, directors, trustees and home office employes		51,548.27
Rents, including $2,500 for company's occupancy of its own buildings		5,007.66
Advertising, $8,700.35; printing and stationery, $11,788.38		20,488.73
Postage, telegrams, telephone and express		15,582.45
Legal expenses		615.30
Furniture and fixtures		550.84
Maps, including corrections		3,456.54
Underwriters' boards and tariff associations		18,510.62
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		13,649.40
Inspections and surveys		11,604.39
Repairs and expenses (other than taxes) on real estate		901.73
Taxes on real estate		970.42
State taxes on premiums		30,954.35
Insurance department licenses and fees		7,714.05
All other licenses, fees and taxes		7,118.17

Other disbursements		2,686.63
Interest and dividends to stockholders		62,500.00
Agents' balances charged off		543.51
Gross loss on sale or maturity of real estate, $1,200; bonds, $6,781.56		7,981.56
Gross decrease, by adjustment, in book value of bonds		833.39
Total disbursements	$	1,408,261.71
Balance	$	3,414,628.67

LEDGER ASSETS.

Book value of real estate	$	58,852.61
Mortgage loans on real estate		629,829.06
Loans secured by collateral		353,700.75
Book value of bonds and stocks		1,798,019.79
Cash in company's office		10,045.59
Deposits in trust companies and banks on interest		278,964.10
Agents' balances, representing business written subsequent to Oct. 1, last		282,306.37
Agents' balances, representing business written prior to Oct. 1, last		2,910.40
Total ledger assets	$	3,414,628.67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	9,342.17	
Interest due and accrued on bonds		18,593.73	
Interest due and accrued on collateral loans		8,907.11	
Interest due and accrued on other assets		1,366.76	
			38,209.77
Market value of real estate over book value			9,759.40
Market value of bonds and stocks over book value			78,002.96
Other non-ledger assets			2,478.90
Gross assets			$ 3,543,079.70

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	2,910.40	
Mortgage loans in excess N. Y. Dept. appraised		62,091.00	
			65,001.40
Total admitted assets			$ 3,478,078.30

LIABILITIES.

Gross losses adjusted and unpaid	$	45,477.96	
Gross claims for losses in process of adjustment or in suspense		89,032.58	
Gross claims for losses resisted		21,924.00	
Total	$	156,434.54	
Deduct reinsurance due or accrued		30,008.76	
Net amount of unpaid losses and claims			$ 126,425.78
Unearned premiums on outstanding risks			1,736,047.55
Salaries and other miscellaneous expenses due or accrued			6,666.52
State, county and municipal taxes, due or accrued			32,000.00

Reinsurance premiums		19,697.39
Total of all liabilities except capital		$ 1,920,837.24
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,057,241.06	
Surplus as regards policy holders		1,557.241.06
Total liabilities		$ 3,478,078.30

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 344,497,600	$ 3,503,058.00
Written during the year	226,499,600	2,406,795.23
Total	$ 570,997,200	$ 5,909,853.23
Expired and terminated	204,907,200	2,180,451.23
In force at end of the year	$ 366,090,000	$ 3,729,402.00
Deduct amount reinsured	41,755,900	380,946.00
Net amount in force	$ 324,334,100	$ 3,348,456.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 36,986,523.00
Total losses (less reinsurance) paid from organization of the company	18,739,024.00
Cash dividends declared since the company commenced business	1,792,500.00
Stock dividends declared since the company commenced business	400,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	649,683.21
Par value of the company's stock owned by the directors	77,900.00
Amount loaned to stockholders not officers	23,750.00
Amount to stockholders not officers	18,250.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written	$ 442,900.00
Gross premiums, (less return premiums, $1,025.08)	6,798.25
Losses paid (less losses reinsured in other companies)	1,515.18
Losses incurred (less losses reinsured in other companies)	2,738.92

ALLEMANNIA FIRE INSURANCE COMPANY.

PITTSBURGH, PA.

Incorporated April 1, 1868; Commenced Business, July 1, 1868.

W. STEINMEYER, President. C. P. KELLERMAN, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross premiums	$ 993,009.03	
Deduct gross reinsurance, or return premiums	239,180.13	
Total premiums (other than perpetual)		$ 753,828.90

Gross interest on mortgage loans	$ 45,098.69	
Gross interest on collateral loans	1,029.67	
Gross interest on bonds and dividends on stocks	14,066.98	
Gross interest on deposits in trust companies and banks	2,457.40	
Gross interest from all other sources	1,164.49	
Gross rents	238.75	640,055.98
Gross profit on sale or maturity of bonds, $800; stocks, $15,637.50		16,437.50
Total income		$ 834,322.38
Ledger assets December 31, 1908		1,254,728.81
Total		$ 2,089,051.19

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 363,414.52	
Deduct salvage or reinsurance	28,691.58	
Net amount paid policy holders for losses		$ 334,722.94
Expenses of adjustment and settlement of losses		5,772.03
Commissions or brokerage		196,366.64
Allowances to local agencies for miscellaneous agency expenses		769.90
Salaries, $14,302.12; and expenses, $8,223.77 of special and general agents		22,525.89
Salaries, fees and other charges of officers, directors, trustees and home office employes		31,776.25
Rents		5,470.00
Advertising, $4,430.61; printing and stationery, $5,759.64		10,190.25
Postage, telegrams, telephone and express		5,465.22
Legal expenses		1,219.99
Furniture and fixtures		739.05
Maps, including corrections		4,035.79
Underwriters' boards and tariff associations		8,184.18
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		7,530.64
Inspections and surveys		474.50
State taxes on premiums		8,411.19
Insurance department licenses and fees		4,366.05
All other licenses, fees and taxes		976.20
Other disbursements		609.09
Miscellaneous		1,023.45
Interest and dividends to stockholders		30,000.00
Gross loss on sale or maturity of bonds		85.00
Total disbursements		$ 680,704.25
Balance		$ 1,408,336.94

LEDGER ASSETS.

Book value of real estate	$ 22,998.58
Mortgage loans on real estate	884,478.00
Loans secured by collateral	18,000.00
Book value of bonds and stocks	252,260.50
Cash in company's office	17,724.33
Deposits in trust companies and banks on interest	111,955.52
Agents' balances, representing business written subsequent to Oct. 1, last	97,997.07
Agents' balances, representing business written prior to Oct. 1, last	2,220.80

Bills receivable taken for fire risks		702.14
Total ledger assets		$ 1,408,836.94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 13,203.00	
Interest due and accrued on bonds	2,641.00	
Interest due and accrued on collateral loans	225.00	
Interest due and accrued on other assets	1,164.00	17,233.00
Market value of real estate over book value		1,001.42
Market value of bonds and stocks over book value		40,829.50
Gross assets		$ 1,467,400.86

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 2,220.80
Total admitted assets	$ 1,465,180.06

LIABILITIES.

Gross losses adjusted and unpaid	$ 30,659.69	
Gross claims for losses in process of adjustment or in suspense	61,575.52	
Gross claims for losses resisted	9,267.00	
Total	$ 101,502.21	
Deduct re-insurance due or accrued	19,183.12	
Net amount of unpaid losses and claims		$ 82,319.09
Unearned premiums on outstanding risks		678,155.18
Salaries and other miscellaneous expenses due or accrued		3,190.10
State, county and municipal taxes, due or accrued		6,000.00
Commissions and other charges due or to become due to agents and broker		1,500.00
Return premiums		2,927.81
Total of all liabilities except capital		$ 774,092.18
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	491,087.88	
Surplus as regards policy holders		691,087.88
Total liabilities		$ 1,465,180.06

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$117,975,527.00	$ 1,311,081.62
Written during the year	90,146,981.00	993,009.03
Total	$208,122,508.00	$ 2,304,090.65
Expired and terminated	74,705,313.00	875,690.98
In force at end of the year	$133,417,195.00	$ 1,428,399.67
Deduct amount reinsured	11,891,153.00	129,148.19
Net amount in force	$121,526,042.00	$ 1,299,251.48

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 11,563,222.91
Total losses (less reinsurance) paid from organization of the company	5,462,697.38
Cash dividends declared since the company commenced business	528,600.00
Stock dividends declared since the company commenced business	50,000.00
Largest gross aggregate amount insured in any one hazard	65,000.00
Largest net aggregate amount insured in any one hazard	65,000.00
Fire losses (less re-insurance) incurred during the year	352,932.52
Par value of the company's stock owned by the directors	36,950.00
Amount loaned to stockholders	25,000.00
Amount to stockholders not officers	12,050.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $242,956.00 cancelled and reinsured	$ 361,122.00
Gross premiums, (less paid for reinsurance, $1,018.34; and less return premiums, $2,763.86)	7,312.49
Losses paid (less losses reinsured in other companies)	2,550.27
Losses incurred (less losses reinsured in other companies)	3,004.22

THE AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20th, 1846; Commenced Business April 1st, 1846.

PHILEMON L. HOADLEY, President. C. WESTON BAILEY, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 1,589,404.72	
Deduct gross reinsurance, or return premiums	1,145,524.47	
Total premiums (other than perpetual)	$ 3,443,880.25	$ 3,443,880.25
Gross interest on mortgage loans	71,460.25	
Gross interest on bonds and dividends on stocks	224,928.68	
Gross interest on deposits in trust companies and banks	2,886.58	
Gross interest from all other sources	1,291.83	
Gross rents, including $14,151.46 for company's occupancy of its own buildings	22,286.92	322,854.26
From other sources		3,330.00
From agents' balances previously charged off		447.34
Gross profit on sale or maturity of bonds		500.00
Total income		$ 3,771,011.85
Ledger assets December 31, 1908		7,717,445.19
Increase of capital during the year		250,000.00
Total		$ 11,738,457.04

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 1,872,401.79	
Deduct salvage, or reinsurance.....	200,301.21	
Net amount paid policy holders for losses.....		$ 1,672,100.58
Expenses of adjustment and settlement of losses.....		47,301.23
Commissions or brokerage		840,038.66
Salaries, $60,717.27; and expenses, $33,080.55 of special and general agents		93,797.82
Salaries, fees and other charges of officers, directors, trustees and home office employes		138,878.07
Rents, including $14,151.46 for company's occupancy of its own buildings		14,151.46
Advertising, $3,415.84; printing and stationery, $24,630.83.....		28,046.67
Postage, telegrams, telephone and express.....		25,931.91
Legal expenses		548.30
Furniture and fixtures		1,736.70
Maps, includings corrections.....		6,253.33
Underwriters' boards and tariff associations.....		31,188.80
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		29,146.40
Inspections and surveys		5,670.61
Repairs and expenses (other than taxes) on real estate.....		1,304.89
Taxes on real estate.....		6,720.16
State taxes on premiums		51,910.50
Insurance department licenses and fees.....		16,614.41
All other licenses, fees and taxes		9(181.64
Other disbursements		22,573.51
Interest and dividends to stockholders		149,921.76
Agents' balances charged off.....		1,688.69
Gross loss on sale or maturity of real estate		2,896.81
Gross decrease, by adjustment, in book value of bonds.....		24,797.67
Total disbursements		$ 3,222,400.61
Balance		$ 8,516,056.43

LEDGER ASSETS.

Book value of real estate	$ 469,400 00
Mortgage loans on real estate	1,550,060.75
Book value of bonds and stocks.....	5,415,615.69
Cash in company's office	809.17
Deposits in trust companies and banks not on interest.....	25,000.00
Deposits in trust companies and banks on interest.....	338,715.43
Agents' balances, representing business written subsequent to October 1, last	476,253.08
Agents' balances, representing business written prior to Oct. 1, last	1,013.23
Bills receivable taken for fire risks.....	239,190.08
Total ledger assets	$ 8,516,056.43

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	$ 19,597.06	
Interest due and accrued on bonds.....	55,313.45	
Interest due and accrued on other assets.....	1,100.00	

Rents due and accrued on company's property or lease	61.18	$ 76,071.69
Gross assets		$ 8,592,128.12

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,013.23	
Bills receivable, past due, taken for marine, inland and fire risks	31,697.52	
Market value of stocks and bonds below book value	24,090.69	$ 56,801.44
Total admitted assets		$ 8,535,326.68

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 271,107.09	
Gross claims for losses resisted	15,653.97	
Total	$ 286,761.06	
Deduct reinsurance due or accrued	28,810.84	
Net amount of unpaid losses and claims		$ 257,950.22
Unearned premiums on outstanding risks		4,381,833.81
Cash dividends remaining unpaid to stockholders		51,049.79
Salaries and other miscellaneous expenses due or accrued		500.00
State, county and municipal taxes, due or accrued		35,000.00
Commissions and other charges due or to become due to agents and broker		145,747.36
Return premiums		8,190.30
Total of all liabilities except capital		$ 4,880,271.48
Special reserve fund		300,000.00
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,355,055.20	
Surplus as regards policy holders		3,355,055.20
Total liabilities		$ 8,535,326.68

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$782,798,524.00	$ 8,038,418.88
Written during the year	439,316,060.00	4,589,404.72
Total	$1,222,114,584.00	$ 13,227,823.60
Expired and terminated	383,763,051.00	4,235,641.68
In force at end of the year	$838,351,533.00	$ 8,992,181.92
Deduct amount reinsured	56,841,761.00	518,099.18
Net amount in force	$781,509,772.00	$ 8,474,082.74

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 34,921,02[illegible].49

Total losses (less reinsurance) paid from organization of the company	16,447,847.07
Cash dividends declared since the company commenced business	3,288,058.26
Stock dividends declared since the company commenced business	600,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	16,846.50
Par value of the company's stock owned by the directors	115,900.00
Amount loaned to stock holders not oficers	99,100.00
Special reserve fund deposited with New York insurance department	300,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	
Risks written, less $317,911.00 cancelled and reinsured	$ 1,281,093.00	
Gross premiums (less return premiums, $254,623.00)	20,954.28	
Losses paid (less losses reinsured in other companies)	2,913.84	
Losses incurred (less losses re-insured in other companies)	3,291.37	

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

Incorporated February, 1853; Commenced Business, February, 1853.

EDW. T. CAMPBELL, President. JOHN H. ADAMS, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 3,678,770.49	
Deduct gross reinsurance, or return premiums	1,172,039.04	
Total premiums (other than perpetual)		$ 2,506,731.45
Gross interest on mortgage loans	2,100.00	
Gross interest on collateral loans	36,816.87	
Gross interest on bonds and dividends on stocks	202,989.95	
Gross interest from all other sources	2,469.76	244,376.58
From other sources		30.00
Gross profit on sale or maturity of bonds		15,525.02
Gross increase, by adjustment, in book value of stocks		73,130.86
Total income		$ 2,839,793.91
Ledger assets December 31, 1908		4,978,789.82
Total		$ 7,818,583.73

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,545,810.63	
Deduct salvage, or reinsurance	341,237.24	
Net amount paid policy holders for losses		$ 1,204,573.39
Expenses of adjustment and settlement of losses		15,312.77
Commissions or brokerage		454,104.78
Allowances to local agencies for miscellaneous agency expenses		74,039.86

Salaries, $82,528.18; and expenses, $51,945.82 of special and general agents		134,474.00
Salaries, fees and other charges of officers, directors, trustees and home office employes		89,185.44
Rents,		12,312.49
Advertising, $4,526.93: printing and stationery, $24,032.27		28,559.20
Postage, telegrams, telephone and express		25,997.26
Legal expenses		3,171.07
Furniture and fixtures		1,612.70
Maps, including corrections		9,225.89
Underwriters' boards and tariff associations		21,971.19
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		4,778.00
Inspections and surveys		17,859.11
State taxes on premiums		11,596.91
Insurance department licenses and fees		30,712.08
All other licenses, fees and taxes		100.00
Interest and dividends to stockholders		250,000.00
Gross loss on sale or maturity of bonds		306.25
Total disbursements		$ 2,419,895.39
Balance		$ 5,398,688 34

LEDGER ASSETS.

Mortgage loans on real estate		$ 29,900.00
Loans secured by collateral		440,000.00
Book value of bonds and stocks		4,234,004.12
Cash in company's office		6,044.96
Deposits in trust companies and banks not on interest		175,770.27
Agents' balances, representing business written subsequent to Oct. 1, last		494,819.00
Agents' balances, representing business written prior to Oct. 1, last		18,067.56
Bills receivable taken for fire risks		82.43
Total ledger assets		$ 5,398,688.34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 393.80	
Interest due and accrued on bonds	23,372.80	
Interest due and accrued or collateral loans	875.00	$ 24,641.60
Market value of bonds and stocks over book value		234,995.15
Gross assets		$ 5,658,325.09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 18,067.56	
Book value of ledger assets over market value	78,065.02	$ 96,132.58
Total adm'tted assets		$ 5,562,192.51

LIABILITIES.

Gross losses adjusted and unpaid	$ 46,554.47	

Gross claims for losses in process of adjustment or in suspense	233,996.51	
Gross claims for losses resisted	17,199.21	
Total	$ 297,750.19	
Deduct reinsurance due or accrued	89,317.74	
Net amount of unpaid losses and claims		$ 208,432.45
Unearned premiums on outstanding risks		2,244,928.21
Cash dividends remaining unpaid to stockholders		770.93
Salaries and other miscellaneous expenses due or accrued		2,708.60
State, county and municipal taxes, due or accrued		25,000.00
Commissions and other charges due or to become due to agents and broker		76,932.93
Total of all liabilities except capital		$ 2,558,773.22
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	1,003,419.29	
Surplus as regards policy holders		3,003,419.29
Total liabilities		$ 5,562,192.51

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 409,963,502	$ 4,795,601.28
Written during the year	296,889,657	3,678,770.49
Total	$ 706,853,159	$ 8,474,371.77
Expired and terminated	261,455,104	3,328,425.14
In force at end of the year	$ 445,398,055	$ 5,145,946.63
Deduct amount reinsured	65,355,574	836,475.89
Net amount in force	$ 380,042,481	$ 4,309,470.74

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 40,161,156.64
Total losses (less reinsurance) paid from organization of the company	21,589,572.02
Cash dividends declared since the company commenced business	2,857,931.00
Largest gross aggregate amount insured in any one hazard	50,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	1,274,192.61
Par value of the company's stock owned by the directors	464,800.00
Amount loaned to stockholders or other officers	440,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $485,935.00 cancelled and reinsured	$ 1,611,871.00
Gross premiums, (less paid for reinsurance, $4,446.13; and less return premiums, $3,722.74)	28,393.70
Losses paid (less losses reinsured in other companies)	13,064.85
Losses incurred (less losses reinsured in other companies)	12,872.08

AMERICAN DRUGGISTS FIRE INSURANCE COMPANY.

CINCINNATI, OHIO.

Incorporated February, 1906; Commenced Business, January 15, 1907.

CHARLES H. AVERY, President. GEO. B. KAUFFMAN, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.	
Gross premiums	$ 47,720.30	
Deduct gross reinsurance, or return premiums	963.26	
Total premiums (other than perpetual)	$ 46,757.04	$ 46,757.04
Gross interest on bonds and dividends on stocks	7,748.40	
Gross interest on deposits in trust companies and banks	112.79	
Gross rents	180.00	8,041.19
From other sources		25,020.91
Gross increase, by adjustment, in book value of bonds		46.40
Total income		$ 79,865.54
Ledger assets December 31, 1908		179,305.65
Increase of capital during the year		50,000.00
Total		$ 309,171.19

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 11,885.71	
Deduct salvage or reinsurance	12.40	
Net amount paid policy holders for losses		$ 11,873.31
Expenses of adjustment and settlement of losses		321.81
Commissions or brokerage		4,779.72
Salaries, $187.50; and expenses, $225.09 of special and general agents		412.59
Salaries, fees and other charges of officers, directors, trustees and home office employes		7,338.72
Rents		480.00
Advertising, printing and stationery		2,543.06
Postage, telegrams, telephone and express		862.10
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		91.91
State taxes on premiums		721.72
Insurance department licenses and fees		1,314.35
All other licenses, fees and taxes		158.12
Other disbursements		3,998.11
Gross decrease, by adjustment, in book value of bonds		732.05
Total disbursements		$ 35,627.57
Balance		$ 273,543.62

LEDGER ASSETS.

Book value of bonds and stocks	$ 252,825.38

Cash in company's office		555.22
Deposits in trust companies and banks not on interest		3,108.37
Deposits in trust companies and banks on interest		10,500.00
Agents' balances, representing business written subsequent to Oct. 1, last		6,354.65
Agents' balances, representing business written prior to Oct. 1, last		100.00
Other ledger assets		100.00
Total ledger assets	$	273,543.62

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 3,953.30	
Interest due and accrued on other assets	104.28	
		4,057.58
Gross assets	$	277,601.20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 100.00	
		100.00
Total admitted assets	$	277,501.20

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 1,019.76	
Total	$ 1,019.76	
Net amount of unpaid losses and claims	$	1,019.76
Unearned premiums on outstanding risks		24,125.18
Salaries and other miscellaneous expenses due or accrued		424.99
State, county and municipal taxes, due or accrued		765.36
Commissions and other charges due or to become due to agents and broker		790.16
Total of all liabilities except capital	$	27,125.43
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	50,375.75	
Surplus as regards policy holders		250,375.75
Total liabilities	$	277,501.20

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1905	$ 2,864,724.00	$ 35,747.04
Written during the year	4,086,912.00	47,720.30
Total	$ 6,951,636.00	$ 83,467.34
Expired and terminated	2,881,434.00	$ 35,545.85
In force at end of the year	$ 4,070,202.00	$ 47,921.49
Net amount in force	$ 4,070,202.00	$ 47,921.49

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$	105,297.88
Total losses (less reinsurance) paid from organization of the company		27,636.32
Largest gross aggregate amount insured in any one hazard		3,000.00
Largest net amount insured in any one hazard		3,000.00
Fire losses (less reinsurance) incurred during the year		12,893.07
Par value of the company's stock owned by the directors		17,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

		Fire.
Risks written, less $2,000 cancelled and reinsured	$	119,875.00
Gross premiums, (less return premiums, $55.91)		1,978.66
Losses paid (less losses reinsured in other companies)		574.69
Losses incurred (less losses reinsured in other companies)		574.69

ATLANTA HOME INSURANCE COMPANY.

ATLANTA, GEORGIA.

Incorporated, 1881; Commenced Business, 1882.

JOEL HURT, President. DOWDELL BROWN, Secretary.

Cash Capital, $200,000.

INCOME.

		Fire.		
Gross premiums	$	262,781.73		
Deduct gross reinsurance, or return premiums		79,869.05		
Total premiums (other than perpetual)	$	182,912.68	$	182,912.68
Gross interest on mortgage loans		5,537.67		
Gross interest on collateral loans		1,123.33		
Gross interest on bonds and dividends on stocks		14,242.50		
Gross interest on deposits in trust companies and banks		283.03		21,186.53
From other sources				150.00
From agents' balances previously charged off				50
Gross profit on sale or maturity of stocks				470.00
Gross increase, by adjustment, in book value of bonds, $125.00; stocks, $4,401.75				4,526.75
Total income			$	209,246.46
Ledger assets December 31, 1908				497,556.29
Total			$	706,802.75

DISBURSEMENTS.

		Fire.		
Gross amount paid policy holders for losses	$	125,586.58		
Deduct salvage, or reinsurance		17,111.96		
Net amount paid policy holders for losses	$	108,474.62	$	108,474.62

Expenses of adjustment and settlement of losses		1,004.20
Commissions or brokerage		34,636.58
Salaries, $1700; and expenses, $1928.57 of special and general agents		3,628.57
Salaries, fees and other charges of officers, directors, trustees and home office employes		10,400.96
Rents		1,416.20
Advertising, $1322.46; printing and stationery, $797.66		2,120.12
Postage, telegrams, telephone and express		1,415.56
Legal expenses		300.00
Maps, including corrections		346.15
Underwriters' boards and tariff associations		1,953.09
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,293.71
State taxes on premiums		2,058.43
Insurance department licenses and fees		1,160.45
All other licenses, fees and taxes		2,026.74
Other disbursements		3,959.61
Interest and dividends to stockholders		14,000.00
Gross decrease, by adjustment, in book value of stock		1,800.00
Total disbursements	$	191,994.99
Balance	$	514,807.76

LEDGER ASSETS.

Mortgage loans on real estate	$	75,207.67
Book value of bonds and stocks		376,460.00
Cash in company's office		1,415.25
Deposits in trust companies and banks not on interest		23,296.88
Agents' balances, representing business written subsequent to Oct. 1, last		37,540.28
Agents' balances, representing business written prior to Oct. 1, last		887.68
Total ledger assets	$	514,807.76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	600.00	
Interest due and accrued on bonds		1,332.50	
Interest due and accrued on other assets		3,077.50	5,010.00
Gross assets			$ 519,817.76

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	887.68	
Loans on personal security		17,230.12	$ 18,117.80
Total admitted assets			$ 501,699.96

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$	15,861.00	
Gross claims for losses resisted		3,679.00	
Total	$	19,540.00	

Deduct reinsurance due or accrued	936.00	
Net amount of unpaid losses and claims		$ 18,604.00
Unearned premiums on outstanding risks.....		125,724.05
Cash dividends remaining unpaid to stockholders		7,000.00
Salaries and other miscellaneous expenses due or accrued.....		1,433.37
State, county and municipal taxes, due or accrued.....		1,197.28
Commissions and other charges due or to become due to agents and broker		1,004.92
Total of all liabilities except capital		$ 154,963.62
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	146,736.34	
Surplus as regards policy holders		346,736.34
Total liabilities		$ 501,699.96

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 16,108,463.00	$ 235,995.23
Written during the year	19,958,768.00	262,781.73
Total	$ 36,067,231.00	$ 498,776.96
Expired and terminated	16,712,036.00	235,255.98
In force at end of the year	$ 19,355,195.00	$ 263,520.98
Deduct amount reinsured	2,615,616.00	24,257.23
Net amount in force	$ 16,739,579.00	$ 239,263.75

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 3,270,270.04
Total losses (less reinsurance) paid from organization of the company	1,834,467.54
Cash dividends declared since the company commenced business...	374,796.64
Stock dividends declared since the company commenced business..	130,000.00
Largest gross aggregate amount insured in any one hazard.....	33,000.00
Largest net aggregate amount insured in any one hazard.....	17,250.00
Fire losses (less reinsurance) incurred during the year.....	113,696.62
Par value of the company's stock owned by the directors.....	92,350.00
Amount loaned to stockholders or other officers	27,000.00
Amount to stockholders not officers	23,000.00

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO, N. Y.

Incorporated February 15, 1867; Commenced Business, February 16, 1867.

JOHN G. WICKSER, President. CHAS. A. GEORGE, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.
Gross premiums	$ 752,830.06

Deduct gross reinsurance or return premiums..	151,565.47	
Total premiums (other than perpetual)		$ 601,264.59
Gross interest on mortgage loans.....	$ 19,165.88	
Gross interest on collateral loans	625.00	
Gross interest on bonds and dividends on stocks..	51,842.16	
Gross interest on deposits in trust companies and banks	4,589.26	
Gross rents, including $4.000.00 for company's occupancy of its own buildings	30,414.16	106,636.46
From agents' balances previously charged off		36.49
Gross profit on sale or maturity of bonds.....		494.29
Total income		$ 708,431.83
Ledger assets December 31, 1908		2,342,560.74
Total		$ 3,050,992.57

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 266,653.95	
Deduct salvage or reinsurance	10,626.89	
Net amount paid policy holders for losses		$ 256,027.06
Expenses of adjustment and settlement of losses.....		4,498.78
Commissions or brokerage		157,745.98
Salaries, $8,947.27; and expenses, $4,898.34 of special and general agents		13,845.61
Salaries, fees and other charges of officers, directors, trustees and home office employes.....		36,546.13
Rents, including $4,000.00 for company's occupancy of its own buildings		4,000.00
Advertising, $1282.58; printing and stationery, $3003.15		4,285.73
Postage, telegrams, telephone and express		4,061.18
Legal expenses		1,061.18
Furniture and fixtures		282.95
Maps, including corrections		2,407.60
Underwriters' boards and tariff associations		4,026.13
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		5,079.55
Inspection and surveys		2,092.22
Repairs and expenses (other than taxes) on real estate		7,474.70
Taxes on real estate		10,608.56
State taxes on premiums		8,961.98
Insurance department licenses and fees		1,779.75
All other licenses, fees and taxes.....		2,188.91
Other disbursements		1,290.49
Interest and dividends to stockholders		60,000.00
Agents' balances charged off		532.68
Gross loss on sale or maturity of real estate, $151.54; bonds, $8,745		8,896.54
Gross decrease, by adjustment, in book value of bonds, $14,848.75		14,848.75
Total disbursements		$ 612,500.10
Balance		$ 2,438,492.47

LEDGER ASSETS.

Book value of real estate		$ 352,048.85
Mortgage loans on real estate		377,700.00
Loans secured by collateral		14,000.00
Book value of bonds and stocks		1,384,521.76
Cash in company's office		778.16
Deposits in trust companies and banks on interest		230,528.08
Agents' balances, representing business written subsequent to Oct. 1, last, 1909		78,145.64
Agents' balances, representing business written prior to Oct. 1, last, 1909		769.98
Total ledger assets		$ 2,438,492.47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,139.27	
Interest due and accrued on bonds	7,931.35	
Interest due and accrued on collateral loans	75.00	
Rents due and accrued on company's property or lease	187.50	10,333.12
Gross assets		$ 2,448,825.59

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 769.98	
		$ 769.98
Total admitted assets		$ 2,448,055.61

LIABILITIES.

Gross losses adjusted and unpaid (due, $662.74; not yet due, $2,086.25)	$ 2,748.79	
Gross claims for losses in process of adjustment or in suspense	24,962.36	
Gross claims for losses resisted	4,438.00	
Total	$ 32,149.15	
Net amount of unpaid losses and claims		$ 32,149.15
Unearned premiums on outstanding risks		596,091.73
State, county and municipal taxes, due or accrued		10,000.00
All other liabilities		40,000.00
Total of all liabilities except capital		$ 678,240.88
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	1,569,814.73	
Surplus as regards policy holders		1,769,814.73
Total liabilities		$ 2,448,055.61

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$122,012,853.00	$ 1,222,938.69

Written during the year	70,308,439.00	752,830.06
Total	$192,321,292.00	$ 1,975,768.75
Expired and terminated	70,863,594.00	763,418.98
In force at end of the year	$121,457,689.00	$ 1,212,349.77
Deduct amount reinsured	7,139,308.00	55,212.41
Net amount in force	$114,318,390.00	$ 1,157,137.36

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 14,881,595.48
Total losses (less reinsurance) paid from organization of the company	7,406,158.01
Cash dividends declared since the company commenced business	1,665,225.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	15,000.00
Fire losses (less reinsurance) incurred during the year	264,812.57
Par value of the company's stock owned by the directors	35,400.00
Amount loaned to directors or other officers	20,000.00
Amount to stockholders not officers	22,000.00
Special reserve fund deposited with New York insurance department	200,000.00
Guaranty surplus fund	200,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $21,750 cancelled and reinsured	$ 191,775.00
Gross premiums, (less return premiums, $524.63)	2,645.03
Losses paid (less losses reinsured in other companies)	199.29
Losses incurred (less losses reinsured in other companies)	199.29

CALUMET INSURANCE COMPANY.

CHICAGO, ILLINOIS.

Incorporated January 21, 1905: Commenced Business March 22, 1905.

W. IRVING OSBORNE, President. OTTO E. GREELY, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.	
Gross premiums	$ 700,082.43	
Deduct gross reinsurance or return premiums	207,149.41	
Total premiums (other than perpetual)	$ 492,933.02	$ 492,933.02
Gross interest on mortgage loans	903.32	
Gross interest on bonds and dividends on stocks	20,583,07	
Gross interest on deposits in trust companies and banks	822.53	
Gross rents	22,308.92	22,308.92
From other sources		150,000.00
From agents' balances previously charged off		76.19

Gross profit on sale or maturity of bonds, $5,748.45		5,748.45
Total income	$	771,066.58
Ledger assets December 31, 1908		575,861.15
Increase of capital during the year		100,000.00
Total	$	1,346,927.73

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 225,043.09	
Deduct salvage or reinsurance	27,530.23	
Net amount paid policy holders for losses		$ 197,512.86
Expenses of adjustment and settlement of losses		3,674.71
Commissions or brokerage		109,136.32
Allowance to local agencies for miscellaneous agency expenses		868.19
Salaries and expenses of special and general agents		36,413.05
Salaries, fees and other charges of officers, directors, trustees and home office employes		32,136.20
Rents		3,853.32
Advertising, printing and stationery		11,084.59
Postage, telegrams, telephone and express		5,594.47
Legal expenses		1,905.44
Furniture and fixtures		2,902.06
Maps, including corrections		3,290.48
Underwriters' boards and tariff associations		1,960.98
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,246.10
Inspections and surveys		2,850.21
State taxes on premiums		5,579.99
Insurance department licenses and fees		5,810.03
All other licenses, fees and taxes		1,866.24
Other disbursements		2,969.44
Interest and dividends to stockholders		6,000.00
Agents' balances charged off		1,251.84
Total disbursements		$ 438,906.52
Balance		$ 908,021.21

LEDGER ASSETS.

Mortgage loans on real estate		$ 15,000.00
Book value of bonds and stocks		590,395.15
Cash in company's office		2,262.51
Deposits in trust companies and banks not on interest		6,200.11
Deposits in trust companies and banks on interest		214,859.77
Agents' balances, representing business written subsequent to Oct. 1, 1909		74,989.10
Agents' balances, representing business written prior to Oct. 1, 1909		3 697.39
Other ledger assets		617.18
Total ledger assets		$ 908,021.21

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	112.50

Interest due and accrued on bonds	7,525.73	$ 7,638.23
Market value of real estate over book value		5,086.10
Gross assets		$ 960,745.54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 3,697.39	
Book value of ledger assets over market value	10,000.00	$ 13,697.39
Total admitted assets		$ 907,048.15

LIABILITIES.

Gross losses adjusted and unpaid	$ 38,090.41	
Gross claims for losses in process of adjustment or in suspense	50,098.80	
Gross claims for losses resisted	5,233.09	
Total	$ 93,422.30	
Deduct reinsurance due or accrued	26,373.23	
Net amount of unpaid losses and claims		$ 66,549.07
Unearned premiums on outstanding risks		333,799.06
Salaries and other miscellaneous expenses due or accrued		500.00
State, county and municipal taxes, due or accrued		10,000.00
Total of all liabilities except capital		$ 410,848.13
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	196,200.02	
Surplus as regards policy holders		496,200.02
Total liabilites		$ 907,048.15

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 37,343,755.00	$ 452,319.63
Written during the year	57,905,804.00	700,082.43
Total	$ 95,249,559.00	$ 1,152,402.06
Expired and terminated	36,360,152.00	453,981.13
In force at end of the year	$ 58,889,407.00	$ 698,420.93
Deduct amount reinsured	9,499,844.00	99,008.81
Net amount in force	$ 49,389,563.00	$ 599,412.12

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 1,440,694.25
Total losses (less reinsurance) paid from organization of the company	1,113,585.49
Cash dividends declared since the company commenced business	6,000.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	15,000.00

Fire losses (less re-insurance) incurred during the year.....	226,809.10
Par value of the company's stock owned by the directors.....	135,700.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $166,374.00 cancelled and reinsured.....	$ 574,602.00
Gross premiums, (less paid for reinsurance, $27.33; and less return premiums, $2,343.30)	11,543.46
Losses paid (less losses reinsured in other companies).....	3,563.25
Losses incurred (less losses re-insured in other companies).....	4,411.91

CAMDEN FIRE INSURANCE ASSOCIATION.

CAMDEN, N. J.

Incorporated March, 1841; Commenced Business, April, 1841.

EDMUND E. REED, JR., President. JOSEPH K. SHARP, Secretary.

Cash Capital, $500,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 1,772,999.12	
Deduct gross reinsurance or return premiums..	511,119.23	
Total premiums (other than perpetual)	$ 1,261,879.89	$ 1,261,879.89
Deposit premiums on perpetual risks (gross).....		1,331.00
Gross interest on mortgage loans	$ 27,984.58	
Gross interest on collateral loans.....	2,166.68	
Gross interest on bonds and dividends on stocks	51,105.98	
Gross interest on deposits in trust companies and banks	1,498.48	
Gross interest from all other sources	3.10	
Gross rents, including $3,000.00 for company's occupancy of its own buildings	3,394.66	86,153.48
From other sources		20.15
Gross profit on sale or maturity of real estate, $146.85; bonds, $79.50		226.35
Total income		$ 1,349,610.87
Ledger assets December 31, 1908.....		1,917,285.21
Increase of capital during the year		100,000.00
Premiums paid on increase of capital		100,000.00
Total		$ 3,466,896.08

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 722,767.60	
Deduct salvage, or reinsurance	85,706.05	
Net amount paid policy holders for losses	$ 637,061.55	$ 637,061.55
Expenses of adjustment and settlement of losses.....		15,398.64
Commissions or brokerage		323,577.81
Salaries, $5,959.52; and expenses, $4,603.58 of special and general agents		10,563.10

Salaries, fees and other charges of officers, directors, trustees and home office employes		45,660.03
Rents		3,000.00
Advertising, printing and stationery		10,273.64
Postage, telegrams, telephone and express		4,224.30
Legal expenses		904.75
Furniture and fixtures		1,057.09
Maps, including corrections		3,836.95
Underwriters' boards and tariff associations		9,330.30
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		4,385.81
Inspections and surveys		4,663.33
Repairs and expenses (other than taxes) on real estate		505.56
Taxes on real estate		654.76
State taxes on premiums		19,354.46
Insurance department licenses and fees		4,698.89
All other licenses, fees and taxes		4,756.71
Other disbursements		19.77
Deposit premiums returned		479.00
Interest and dividends to stockholders		45,113.42
Agents' balances charged off		181.53
Gross decrease, by adjustment, in book value of bonds,$3,908.40; stocks, $313.84		4,222.24
Total disbursements	$	1,153,923.67
Balance	$	2,312,972.41

LEDGER ASSETS.

Book value of real estate	$	53,454.36
Mortgage loans on real estate		645,299.83
Loans secured by collateral		77,105.00
Book value of bonds and stocks		1,306,798.45
Cash in company's office		166.17
Deposits in trust companies and banks not on interest		306.57
Deposits in trust companies and banks on interest		45,334.71
Agents' balances, representing business written subsequent to Oct. 1, 1909		182,369.51
Agents' balances, representing business written prior to Oct. 1, 1909		2,037.81
Other ledger assets		100.00
Total ledger assets	$	2,312,972.41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 9,072.15		
Interest due and accrued on bonds	12,836.61		
Interest due and accrued on collateral loans	475.89		
Interest due and accrued on other assets	512.13	$	22,896.78
Gross assets		$	2,335,869.19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1 1909	$ 2,037.81		
Real estate bonds and stocks	11,822.81	$	13,860.62
Total admitted assets		$	2,322,008.57

LIABILITIES.

Gross losses adjusted and unpaid	$ 4,851.41	
Gross claims for losses in process of adjustment or in suspense	149,219.55	
Total	$ 154,070.96	
Deduct reinsurance due or accrued	22,524.00	
Net amount of unpaid losses and claims		$ 131,546.96
Unearned premiums on outstanding risks		1,073,375.86
Reclaimable on perpetual fire insurance policies being 90 per cent. of premium or deposit received		25,863.55
Cash dividends remaining unpaid to stockholders		278.80
Salaries and other miscellaneous expenses due or accrued		73.03
State, county and municipal taxes, due or accrued		13,000.00
All other liabilities		100.00
Total of all liabilities except capital		$ 1,244,238.20
Capital actually paid up in cash	$ 500.000.00	
Surplus over all liabilities	577,770.37	
Surplus as regards policy holders		$ 1,077,770.37
Total liabilities		$ 2,322,008.57

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$179,952,707.00	$ 2,101,145.14
Written during the year	153,172,276.00	1,772,999.12
Total	$333,124,983.00	$ 3,874,144.26
Expired and terminated	1,338,570.90	1,620,938.36
In force at end of the year	$ 1,992,678.93	$ 2,253,205.90
Deduct amount reinsured	181,245.76	216,443.85
Net amount in force	$ 1,811,433.17	$ 2,036,762.05

Perpetual risks not included above, $1,227.066.00; premiums on same, $28,737.28.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 7,979,269.91
Total losses (less reinsurance) paid from organization of the company	3,909,415.02
Cash dividends declared since the company commenced business	535,025.73
Stock dividends declared since the company commenced business	52,865.00
Largest gross aggregate amount insured in any one hazard	70,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less re-insurance) incurred during the year	664,744.38
Par value of the company's stock owned by the directors	83,275.00
Amount loaned to stockholders not officers	12,500.00
Amount loaned to directors or other officers	9,800.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $531,485 54 cancelled and reinsured	$ 724,656.19
Gross premiums, (less paid for reinsurance, $1,252.64; and less return premiums, $6,966.13)	15,255.03
Losses paid (less losses reinsured in other companies)	12,362.75
Losses incurred (less losses reinsured in other companies)	8,884.75

CITIZENS FIRE INSURANCE COMPANY.

CHARLES TOWN, W. VA.

Incorporated, January 25, 1907; Commenced Business April 1, 1907.

R. P. CHEW, President. R. W. ALEXANDER, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 196,546.40	
Deduct gross reinsurance or return premiums	46,400.62	
Total premiums (other than perpetual)		$ 150,145.78
Gross interest on mortgage loans	6,919.86	
Gross interest on collateral loans	460.36	
Gross interest on bonds and dividends on stocks	8,617.46	
Gross interest on deposits in trust companies and banks	135.92	
Gross interest from all other sources	7.60	16,141.20
Gross profit on sale or maturity of bonds		203.75
Gross increase, by adjustment, in book value of bonds		2,327.50
Total income		$ 168,908.23
Ledger assets December 31, 1908		346,277.60
Total		$ 515,185.83

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 68,406.30	
Deduct salvage, $1,106.19; and reinsurance, $4,211.64	5,320.83	
Net amount paid policy holders for losses	$ 63,085.47	$ 63,085.47
Expenses of adjustment and settlement of losses		1,130.39
Commissions or brokerage		37,000.68
Allowances to local agencies for miscellaneous agency expenses		186.62
Salaries and expenses of special and general agents		4,497.90
Salaries, fees and other charges of officers, directors, trustees and home office employes		8,635.83
Rents		375.00
Advertising, printing and stationery		1,577.06
Postage, telegrams, telephone and express		1,228.08
Legal expenses		180.31
Furniture and fixtures		681.39
Maps, including corrections		821.10
Underwriters' boards and tariff associations		817.58
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		213.18
Inspections and surveys		218.20
State taxes on premiums		1,289.94
Insurance department licenses and fees		898.50
All other licenses, fees and taxes		4 355.67
Other dsbursements		1,507.85
Interest and dividends to stockholders		15,000.00
Gross loss on sale or maturity of bonds		42.19

Gross decrease, by adjustment, in book value of bonds		1,248.62
Total disbursements		$ 144,991.57
Balance		$ 370,194.26

LEDGER ASSETS.

Mortgage loans on real estate		$ 121,799.40
Book value of bonds and stocks		219,060.00
Deposits in trust companies and banks not on interest		3,033.59
Deposits in trust companies and banks on interest		48.18
Agents' balances, representing business written subsequent to Oct. 1, 1909		25,889.48
Bills receivable taken for fire risks		263.61
Other ledger assets		100.00
Total ledger assets		$ 370,194.26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,809.02	
Interest due and accrued on bonds	1,680.20	$ 3,489.22
Other non-ledger assets, viz: maps		1,253.10
Supplies, printing and stationery		2,846.37
Furniture and fixtures		1,934.40
Gross assets		$ 379,717.35

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	$ 2,846.37	
Furniture, fixtures and safes	1,934.40	
Book value of ledger assets over market value	1,253.10	$ 6,033.87
Total admitted assets		$ 373,683.48

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 10,198.87	
Total	$ 10,198.87	
Deduct reinsurance due or accrued	799.67	
Net amount of unpaid losses and claims		$ 9,399 20
Unearned premiums on outstanding risks		85,896.97
Salaries and other miscellaneous expenses due or accrued		378.10
Total of all liabilities except capital		$ 95,674.27
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	78,009.21	
Surplus as regards policy holders		278,009.21
Total liabilities		$ 373,683.48

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 7,058,146.91	$ 99,832.70

Written during the year	15,844,385.29	196,546.40
Total	$ 22,902,532.20	$ 296,379.10
Expired and terminated	8,389,088.26	110,419.99
In force at end of the year	$ 14,513,443.94	$ 185,959.11
Deduct amount reinsured	1,160,170.78	14,165.16
Net amount in force	$ 13,353,273.16	$ 171,793.95

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 268,842.20
Total losses (less reinsurance) paid from organization of the company	93,388.66
Cash dividends declared since the company commenced business	17,732.25
Fire losses (less reinsurance) incurred during the year	58,771.08
Par value of the company's stock owned by the directors	63,950.00
Amount loaned to stockholders not officers	17,200.00
Amount to directors or other officers	2,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $576,797.28 cancelled and reinsured	$ 1,494,118.26
Gross premiums, (less paid for reinsurance, $1,909.72; and less return premiums, $4,077.35)	21,806.86
Losses paid (less losses reinsured in other companies)	12,217.58
Losses incurred (less losses reinsured in other companies)	1,649.00

CITIZENS INSURANCE COMPANY.

ST. LOUIS, MO.

Incorporated, 1837; Commenced Business, 1837.

CHARLES E. CHASE, President. THOS. H. SCOTLAND, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 2,432,619.39	$ 173.11	
Deduct gross reinsurance, or return premiums	1,869,896.60	115.40	
Total premiums (other than perpetual)	$ 562,722.79	$ 57.71	$ 562,780.50
Gross interest on mortgage loans		$ 5,246.35	
Gross interest on bonds and dividends on stocks		22,203.62	
Gross interest on deposits in trust companies and banks		1,195.13	28,645.10
Gross profit on sale or maturity of real estate			251.88
Total income			$ 591,677.48
Ledger assets December 31, 1908			811,439.24
Total			$ 1,403,116.72

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 1,188,431.60	
Deduct salvage or reinsurance.....	871,942.01	
Net amount paid policy holders for losses..	$ 316,489.59	$ 316,489.59
Expenses of adjustment and settlement of losses.....		4,821.98
Commissions or brokerage.....		96,627.67
Salaries, $32,449.99; and expenses, $16,272.46 of special and general agents		48,722.45
Salaries, fees and other charges of officers, directors, trustees and home office employes.....		20,445.32
Rents		3,096.30
Advertising, printing and stationery.....		4,211.33
Postage, telegrams, telephone and express		6,722.71
Legal expenses		381.89
Furniture and fixtures		447.15
Maps, including corrections.....		1,922.54
Underwriters' boards and tariff associations.....		6,146.35
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		1,400.22
Inspections and surveys		3,724.16
Taxes on real estate		2.22
State taxes on premiums.....		13,070.37
Insurance department licenses and fees.....		4,849.25
All other licenses, fees and taxes.....		2,728.60
Other disbursements		927.23
Interest and dividends to stockholders.....		16,000.00
Agents' balances charged off.....		103.75
Total disbursemets		$ 552,841.08
Balance		$ 850,275.64

LEDGER ASSETS.

Mortgage loans on real estate	$ 77,200.00
Book value of bonds and stocks.....	524,823.75
Cash in company's office.....	1,957.85
Deposits in trust companies and banks not on interest.....	9,650.67
Deposits in trust companies and banks on interest.....	138,922.64
Agents' balances, representing business written subsequent to Oct. 1, last.....	97,193.81
Agents' balances, representing business written prior to Oct. 1, last	526.92
Total ledger assets.....	$ 850,275.64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,559.00	
Interest due and accrued on bonds.....	7,980.00	
Interest due and accrued on other assets.....	329.41	$ 9,868.41
Other ledger assets		789.72
Gross assets		$ 860,933.77

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	$ 526.92	

Book value of ledger assets over market value..	6,821.25	$ 7,348.17
Total admitted assets		$ 853,585.60

LIABILITIES.

Gross losses adjusted and unpaid	$ 5,955.48	
Gross claims for losses in process of adjustment or in suspense.....	117,569.38	
Gross claims for losses resisted.....	15,650.00	
Total	$ 139,174.86	
Deduct reinsurance due or accrued.....	100,752.18	
Net amount of unpaid losses and claims.....		$ 38,422.68
Unearned premiums on outstanding risks.....		417,598.61
Salaries and other miscellaneus expenses due or accrued.....		1,989.21
State, county and municipal taxes, due or accrued.....		5,550.00
Total of all liabilities except capital.....		$ 463,560.50
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	190,025.10	
Surplus as regards policy holders.....		$ 390,025.10
Total liabilities		$ 853,585.60

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine.	Gross Premiums.
In force Dec. 31, 1908....	$213,312,401.00	$ 2,800,488.51		
Written during the year..	194,354,946.00	2,432,619.39	$34,956.00	$173.11
Total	$407,667,347.00	$ 5,233,107.90	$34,956.00	$173.11
Expired or terminated ...	178,765,988.00	2,326,429.93	34,956.00	173.11
In force at the end of the year ...	$228,901,359.00	$ 2,906.677.97		
Deduct amount reinsured	165,305,888.00	2,105,177.97		
Net amount in force	$ 63,595,471.00	$ 801,500.00		

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 11,020,736.50
Total losses (less reinsurance) paid from organization of the company	6,358,270.90
Cash dividends declared since the company commenced business..	1,017,798.00
Stock dividends declared since the company commenced business..	165,000.00
Largest gross aggregate amount insured in any one hazard.....	25,000.00
Largest net aggregate amount insured in any one hazard.....	7,500.00
Fire losses (less reinsurance) incurred during the year.....	318,898.02
Par value of the company's stock owned by the directors.....	199,800.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

Risks written, less $726,994.00 cancelled and reinsured.....	$ 1,048,548.00
Gross premiums, (less paid for reinsurance, $3,204.40; and less return premiums, $7,308.94).....	20,337.92

Lorses paid (less losses reinsured in other companies)	20,564.40
Losses incurred (less losses reinsured in other companies)	18,112.22

CITY OF NEW YORK INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1905; Commenced Business, April 12, 1905.

MAJOR A. WHITE, President. J. CARROL FRENCH, Secretary.

Cash Capital, $500,000.

INCOME.

	Fire.	
Gross premiums	$ 678,158.51	
Deduct gross reinsurance, fire, $146,489.10; return premiums, fire, $142,214.71.....	288,703.81	
Total premiums (other than perpetual)	$ 389,454.70	$ 389,454.70
Gross interest on bonds and dividends on stocks	22,703.52	
Gross interest on deposits in trust companies and banks	503.58	
Gross interest from all other sources	221.46	
		23,428.56
From other sources		300,000.00
From agents' balances previously charged off.....		3.67
Gross profit on sale or maturity of stock		385.50
Total income		$ 713,272.43
Ledger assets December 31, 1908		782,015.36
Increase of capital during the year.....		300,000.00
Total		$ 1,795,287.79

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 220,911.46	
Deduct salvage, fire, $406.03; reinsurance, fire, $42,059.61	42,465.64	
Net amount paid policy holders for losses		$ 178,445.82
Expenses of adjustment and settlement of losses.....		3,828.04
Commissions or brokerage		71,574.77
Salaries and expenses of special and general agents.....		11,412.65
Salaries, fees and other charges of officers, directors, trustees and home office employes		40,179.69
Rents		5,752.90
Advertising, printing and stationery		4,880.39
Postage, telegrams, telephone and express		4,386.60
Legal expenses		474.43
Furniture and fixtures		801.96
Maps, including corrections		3,834.36
Underwriters' boards and tariff associations		2,863.74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,902.78
Inspections and surveys		1,132.89
State taxes on premiums		6,341.42

Insurance department licenses and fees		3,299.52
All ther licenses, fees and taxes—Municipal taxes		887.88
Other disbursements		3,705.43
Interest and dividends to stockholders		15,000.00
Agents' balances charged off		82.25
Gross loss on sale or maturity of bonds, $6,250.00; stocks, $11,372.50		17,622.50
Total disbursements	$	379,410.02
Balance	$	1,415,877.77

LEDGER ASSETS.

Book value of bonds and stocks	$	679,461.63
Cash in company's office		438.40
Deposits in trust companies and banks on interest		639,542.45
Agents' balances, representing business written subsequent to Oct. 1,last		95,231.13
Agents' balances, representing business written prior to Oct 1, last		1,204.11
Total ledger assets	$	1,415,877.77

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	3,145.83	3,145.83
Market value of bonds and stocks over book value			10,013.37
Other non-ledger assets			6,390.20
Gross assets			$ 1,435,427.17

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	1,204.11	$ 1,204.11
Total admitted assets			1,434.223.06

LIABILITIES.

Gross losses adjusted and unpaid	$	425.00	
Gross claims for losses in process of adjustment or in suspense		33,759.00	
Gross claims for losses resisted		4,750.00	
Total	$	42,759.00	
Deduct reinsurance due or accrued		10,785.00	
Net amount of unpaid losses and claims			$ 31,974.00
Unearned premiums on outstanding risks			318,458.59
Cash dividends remaining unpaid to stockholders			5,000.00
Salaries and other miscellaneous expenses due or accrued			500.00
State, county and municipal taxes, due or accrued			2,500.00
Return premiums			18,291.92
Total of all liabilities except capital			$ 3,767,724.51

Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	557,498.55	
Surplus as regards policy holders		1,057,498.55
Total liabilities		$ 1,434,223.06

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 73,289,839.00	$ 688,949.25
Written during the year	70,591,911.00	678,158.51
Total	$143,881,750.00	$ 1,367,107.76
Expired and terminated	59,457,613.00	559,543.13
In force at end of the year	$ 84,424,137.00	$ 807,564.63
Deduct amount reinsured	23,375,609.00	208,743.02
Net amount in force	$ 61,048,528.00	$ 598,821.61

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organzation of the company	$ 1,494,918.28
Total losses (less reinsurance) paid from organization of the company	622,160.80
Cash dividends declared since the company commenced business	20,000.00
Stock dividends declared since the company commenced business	120,000.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	163,842.92
Par value of the company's stock owned by the directors	73,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $130,300 cancelled and reinsured	$ 2,277.80
Gross premiums, (less return premiums, $1,549.41)	3,820.65
Losses paid (less losses reinsured in other companies)	2,175.35
Losses incurred (less losses reinsured in other companies)	821.12

COLUMBIA INSURANCE COMPANY.

DAYTON, OHIO.

Incorporated December 10, 1881; Commenced Buiness, January 2, 1882.

E. M. THRESHER, President. O. J. GUNCKEL, Secretary.

Cash Capital, $150,000.

INCOME.

	Fire.	
Gross premiums	$ 120,616.67	
Deduct gross reinsurance or return premiums	13,401.41	
Total premiums (other than perpetual)	$ 107,215.26	$ 107,215.26
Gross interest on mortgage loans	1,276.50	
Gross interest on collateral loans	462.00	

Gross interest on bonds and dividends on stocks	24,378.68	
		26,117.18
Total income		$ 133,332.44
Ledger assets December 31, 1908		667,877.30
Total		$ 801,209.74

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 48,691.14	
Deduct salvage or reinsurance	5,250.61	
Net amount paid policy holders for losses	$ 43,440.53	$ 43,440.53
Expenses of adjustment and settlement of losses		463.05
Commissions or brokerage		17,555.52
Allowances to local agents for miscellaneous agency expenses		860.74
Salaries, $3,725.00; and expenses, $2,368.54 of special and general agents		6,093.54
Salaries, fees and other charges of officers, directors, trustees and home office employes		13,399.99
Rents		600.00
Advertising, $638: printing and stationery, $954.70		1,492.70
Postage, telegrams, telephone and express		536.10
Legal expenses		285.95
Furniture and fixtures		613.38
Maps, including corrections		65.90
Inspections and surveys		785.55
State taxes on premiums		249.38
Insurance department licenses and fees		172.00
All other licenses, fees and taxes		1,154.68
Other disbursements		315.62
Interest and dividends to stockholders		15,000.00
Gross loss on sale or maturity of bonds		2,893.75
Total disbursements		$ 105,978.38
Balance		$ 695,231.36

LEDGER ASSETS.

Mortgage loans on real estate	$ 19,300.00
Loans secured by collateral	8,200.00
Book value of bonds and stocks	645,371.06
Cash in company's office	2,571.44
Deposits in trust companies and banks not on interest	6,493.90
Agents' balances, representing business written subsequent to Oct. 1, last	12,265.04
Agents' balances, representing business written prior to Oct. 1, last	1,029.92
Total ledger assets	$ 695,231.36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 366.19	
Interest due and accrued on collateral loans	138.50	
		504.69
Gross assets		$ 695,736.05

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,029.92	
Book value of ledger assets over market value	26,546.06	$ 27,575.98
Total admitted assets		$ 668,160.07

LIABILITIES.

Gross losses adjusted and unpaid	$ 2,203.62	
Gross claims for losses in process of adjustment or in suspense	1,600.00	
Gross claims for losses resisted	1,450.00	
Total	$ 5,253.62	
Deduct reinsurance due or accrued	891.93	
Net amount of unpaid losses and claims		$ 4,361.69
Unearned premiums on outstanding risks		118,608.24
State, county and municipal taxes, due or accrued		817.43
Total of all liabilities except capital		$ 123,787.36
Capital actually paid up in cash	$ 150,000.00	
Surplus over all liabilities	394,372.71	
Surplus as regards policy holders		544,372.71
Total liabilities		$ 668,160.07

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 22,691,433.00	$ 246,358.25
Written during the year	9,570,149.00	120,616.67
Total	$ 32,261,582.00	$ 366,974.92
Expired and terminated	9,527,765.00	122,266.70
In force at end of the year	$ 22,733,817.00	$ 244,708.22
Deduct amount reinsured	873,920.00	11,525.94
Net amount in force	$ 21,859,897.00	$ 233,182.28

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,459,616.34
Total losses (less reinsurance) paid from organization of the company	974,231.85
Cash dividends declared since the company commenced business	342,000.00
Largest gross aggregate amount insured in any one hazard	5,000.00
Largest net aggregate amount insured in any one hazard	5,000.00
Fire losses (less reinsurance) incurred during the year	11,616.22
Par value of the company's stock owned by the directors	29,300.00
Amout loaned to stockholders or other officers	11,500.00
Amount to stockholders not officers	1,700.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $40,091 cancelled and reinsured	$ 434,909.00

Gross premiums, (less paid for reinsurance, $389.35; and less return premiums, $66.50)	4,769.37
Losses paid (less losses reinsured in other companies)	538.43
Losses incurred (less losses reinsured in other companies)	538.43

COLUMBIA INSURANCE COMPANY.

JERSEY CITY, N. J.

Incorporated March, 1901; Commenced Business, 1901.

GEO. F. CRANE, President. C. E. DEAN, Secretary.

Cash Capital, $400,000.

INCOME.

	Marine and Inland.	
Gross premiums	$ 771,339.76	
Deduct gross reinsurance or return premiums	529,271.33	
Total premiums (other than perpetual)	$ 242,068.43	$ 242,068.43
Gross interest on bonds and dividends on stocks	21,268.06	
Gross interest on deposits in trust companies and banks	1,170.34	
Gross interest from all other sources	1,000.00	
		23,438.40
Total income		$ 265,506.83
Ledger assets December 31, 1908		676,514.22
Total		$ 942,021.05

DISBURSEMENTS.

	Marine and Inland.	
Gross amount paid policy holders for losses	$ 362,405.20	
Deduct salvage or reinsurance	251,639.17	
Net amount paid policy holders for losses	$ 110,766.03	$ 110,766.03
Commissions or brokerage		57,564.95
Allowances to local agencies for miscellaneous agency expenses		1,486.69
Salaries and expenses, $5,724.83 of special and general agents		5,724.83
Salaries, fees and other charges of officers, directors, trustees and hme office employes		13,380.43
Rents		1,598.10
Advertising, $229.30; printing and stationery, $1.805.53		2,034.83
Postage, telegrams, telephone and express		691.57
Legal expenses		57.13
Furniture and fixtures		239.91
Underwriters' boards and tariff associations		922.29
Inspection and surveys		263.68
State taxes on premiums		5,276.81
Insurance department licenses and fees		1,336.53
Agents' balances charged off		233.51
Gross decrease, by adjustment, in book value of bonds, $1,641.40		1,641.40
Total disbursements		$ 203,218.69
Balance		$ 738,802.36

LEDGER ASSETS.

Book value of bonds and stocks		$ 612,667.35
Deposits in trust companies and banks on interest		59,887.73
Agents' balances, representing business written subsequent to Oct. 1, 1909		31,962.99
Agents' balances, representing business written prior to Oct. 1, last		4,676.29
Other ledger assets		29,608.00
Total ledger assets		$ 738,802.36

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 6,255.81	
Interest due and accrued on other assets	412.50	$ 6,668.31
Gross assets		$ 745,470.61

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct, 1, 1909	$ 4,676.29	
Book value of ledger assets over market value..	37,410.35	$ 42,086.64
Total admitted assets		$ 703,384.03

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 5,355.84	
Gross claims for losses resisted	1,104.65	
Total	$ 6,460.49	
Deduct reinsurance due or accrued	2,550.00	
Net amount of unpaid losses and claims		$ 3,910.49
Unearned premiums on outsanding risks		100,067.63
Salaries and other miscellaneous expenses due or accrued		500.00
State, county and municipal taxes, due or accrued		5,000.00
Total of all liabilities except capital		$ 109,478.12
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	193,905.91	
Surplus as regards policy holders		593,905.91
Total liabilities		$ 703,384.03

RISKS AND PREMIUMS.

	Marine and Inland Risks.	Gross Premiums.
In force December 31, 1908	$ 44,307,701.00	$ 525,887.31
Written during the year	103,492,348.00	771,339.76
Total	$147,800,049.00	$ 1,297,227.07
Expired and terminated	100,385,372.00	744,595.22
In force at end of the year	$ 47,414,677.00	$ 552,631.85

Deduct amount reinsured	31,139,745.00	355,175.44
Net amount in force	$ 16,274,932.00	$ 197,456.41

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 1,840,388.33
Total losses (less reinsurance) paid from organization of the company	924,588.87
Largest gross aggregate amount insured in any one hazard.....	40,000.00
Largest net aggregate amount insured in any one hazard.....	12,000.00
Inland marine losses incurred during the year	105,834.41
Par value of the company's stock owned by the directors.....	705.00

COMMERCIAL UNION FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated October 30, 1890; Commenced Business, April 1, 1891.

A. H. WRAY, President. C. J. HOLMES, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.	
Gross premiums	$ 555,910.20	
Deduct gross reinsurance or return premiums..	210,675.37	
Total premiums (other than perpetual)	$ 345,234.83	$ 345,234.83
Gross interest on bonds and dividends on stocks	21,807.40	
Gross interest on deposits in trust companies and banks	128.18	
Gross interest from all other sources	143.65	
		22,079.23
Gross profit on sale or maturity of stocks		4 539.43
Total income		$ 371,853.51
Ledger assets December 31, 1908.....		694,967.30
Total		$ 1,066,820.81

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 170,575.43	
Deduct salvage or reinsurance	45,100.68	
Net amount paid policy holders for losses	$ 125,474.75	$ 125,474.75
Expenses of adjustment and settlement of losses.....		3,030.56
Commissions or brokerage		70,409.92
Allowances to local agencies for miscellaneous agency expenses..		4,519.05
Salaries, fees and other charges of officers, directors, trustees and home office employes		5,249.97
Advertising, $4,369; printing and stationery, $2,472.78		2,516.38
Postage, telegrams, tedephone and express.....		1,451.23
Legal expenses		110.50

Maps, including corrections		376.37
Underwriters' boards and tariff associations		2,814.01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,139.91
Inspection and surveys		1,754.64
State taxes on premiums		4,242.60
Insurance department licenses and fees		2,947.55
All other licenses, fees and taxes		1,225.35
Other disbursements		303.99
Interest and dividends to stockholders		20,000.00
Gross loss on sale or maturity of bonds		300.00
Gross decrease, by adjustment, in book value of bonds, $592.01; stocks, $4,089.45		4,681.46
Total disbursements		$ 254,550.04
Balance		$ 812,270.77

LEDGER ASSETS.

Book value of bonds and stocks		$ 701,800.86
Cash in company's office		35.79
Deposits in trust companies and banks not on interest		5,450.29
Deposits in trust companies and banks on interest		10,193.33
Agents' balances, representing business written subsequent to Oct. 1 last		91,834.71
Agents' balances, representing business written prior to Oct. 1, last		2,955.79
Total ledger assets		$ 812,270.77

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 5,122.05	
		5,122.05
Gross assets		$ 817,392.82

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 2,955.79	
Book value of bonds and stocks over market value	22,568.86	$ 25,524.65
Total admitted assets		$ 791,868.17

LIABILITIES.

Gross losses adjusted and unpaid	$ 3,741.00	
Gross claims for losses in process of adjustment or in suspense	21,104.00	
Gross claims for losses resisted	21,596.00	
Total	$ 46,441.00	
Deduct reinsurance due or accrued	9,652.52	
Net amount of unpaid losses and claims		$ 36,788.48
Unearned premiums on outstanding risks		277,332.14
Salaries and other miscellaneous expenses due or accrued		475.00

State, county and municipal taxes, due or accrued		5,230.00
Commissions and other charges due or to become due to agents and broker		9,539.74
Return premiums		15,340.31
All other liabilities		30,000.00
Total of all liabilities except capital		$ 374,705.67
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	217,162.50	
Surplus as regards policy holders		417,162.50
Total liabilities		$ 791,868.17

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 49,807,741.00	$ 588,676.46
Written during the year	50,056,155.00	555,910.20
Total	$ 99,863,896.00	$ 1,144,586.66
Expired and terminated	40,116,825.00	467,502.82
In force at end of the year	$ 59,747,071.00	$ 677,083.84
Deduct amount reinsured	13,885,848.00	$ 161,269.58
Net amount in force	$ 45,861,223.00	$ 515,814.26

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,757,745.89
Total losses (less reinsurance) paid from organization of the company	1,403,066.39
Cash dividends declared since the company commenced business	161,225.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	17,500.00
Fire losses (less re-insurance) incurred during the year	116,221.33
Par value of the company's stock owned by the directors	7,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $7,070 cancelled and reinsured	$ 21,680.00
Gross premiums	286.08
Losses paid (less losses reinsured in other companies)	75.06
Losses incurred (less losses reinsured in other companies)	75.06

THE COMMONWEALTH INSURANCE COMPANY.

NEW YORK CITY.

Incorporated August 23, 1886; Commenced Business, September 15, 1886.

E. G. RICHARDS, President. CHARLES E. CASE, Secretary.

Cash Capital $500,000.00.

INCOME.

	Fire.
Gross Premiums	$ 931,947.42

Deduct gross reinsurance, or return premiums...	259,158.17	
Total premiums (other than perpetual)	$ 672,789.25	$ 672,789.25
Gross interest on collateral loans	17,282.69	
Gross interest on bonds and dividends on stocks.	61,936.33	
Gross interest on deposits in trust companies and banks	1,082.47	
Gross interest from all other sources	83.63	80,385.12
Gross profit on sale or maturity of stocks		7,147.50
Total income		$ 760,321.87
Ledger assets December 31, 1908		500,000.00
Total		$ 2,556,558.99

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 233,380.91	
Deduct salvage, fire, $2,253.28; or reinsurance, fire, $17,694.74	19,948.02	
Net amount paid policy holders for losses	$ 213,432.89	$ 213,432.89
Expenses of adjustment and settlement of losses		2,956.16
Commissions or brokerage		158,287.90
Allowances to local agencies for miscellaneous agency expenses		3,428.31
Salaries, $6,574.97; and expenses, $7,441.91 of special and general agents		14,016.88
Salaries, fees and other charges of officers, directors, trustees and home office employes		26,349.49
Rents		4,650.00
Advertising, $2,319.76; printing and stationery, $6,063.31		8,383.07
Postage, telegrams, telephone and express		3,979.49
Legal expenses		836.89
Furniture and fixtures		5,117.92
Maps, including corrections		3,586.35
Underwriters' boards and tariff associations		4,517.22
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		5,125.67
Inspections and surveys		1,795.70
Repairs and expenses (other than taxes) on real estate		1,406.92
State taxes on premiums		9,874.32
Insurance department licenses and fees		2,829.11
All other licenses, fees and taxes		1,771.22
Other disbursements		258,912.63
Interest and dividends to stockholders		50,031.75
Agents' balances charged off		36.26
Gross decrease, by adjustment, in book value of stocks		3,487.50
Total disbursements		$ 525,901.02
Balance		$ 2,030,657.97

LEDGER ASSETS.

Mortgage loans on real estate	$ 343,200.00
Book value of bonds and stocks	1,564,332.50
Cash in company's office	222.79
Deposits in trust companies and banks not on interest	35,475.93

Deposits in trust companies and banks on interest		87,320.60
Agents' balances, representing business written subsequent to Oct. 1, last		106.15
Total ledger assets		$ 2,030,657.97

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,494.03	
Interest due and accrued on bonds	5,999.18	$ 8,493.21
Market value of bonds and stocks over book value		69,140.00
Gross assets		$ 2,108,291.18

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 106.15
Total admitted assets	$ 2,108,185.03

LIABILITIES.

Gross losses adjusted and unpaid	$ 7,042.25	
Gross claims for losses in process of adjustment or in suspense	32,107.00	
Gross claims for losses resisted	4,030.26	
Total	$ 43,179.51	
Deduct reinsurance due or accrued	2,362.14	
Net amount of unpaid losses and claims		$ 40,817.37
Unearned premiums on outstanding risks		522,292.57
State, county and municipal taxes, due or accrued		10,564.19
Total of all liabilities except capital		$ 573,674.13
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,034,510.90	
Surplus as regards policy holders		1,534,510.90
Total liabilities		$ 2,108,185.03

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 86,458,958.00	$ 768,373.41
Written during the year	111,987,765.00	931,947.42
Total	$ 198,446,723	$ 1,700,320.83
Expired and terminated	81,778,975.00	683,998.09
In force at end of the year	$116,667,748.00	$ 1,016,322.74
Deduct amount reinsured	13,604,871.00	84,426.73
Net amount in force	$103,062,877.00	$ 931,896.01

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 6,315,361.09

Total losses (less reinsurance) paid from organization of the company	3,001,945.52
Cash dividends declared since the company commenced business	671,000.00
Largest gross aggregate amount insured in any one hazard	150,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	217,138.30
Par value of the company's stock owned by the directors	10,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $154,762 cancelled and reinsured	$ 398,543.00
Gross premiums, (less paid for reinsurance, $152.90; and less return premiums, $1,603.09)	5,416.76
Losses paid (less losses reinsured in other companies)	3,054.63
Losses incurred (less losses reinsured in other companies)	3,057.63

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850; Commenced Buiness, July, 1850.

J. D. BROWNE, President. W. T. HOWE, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 4,896,098.54	
Deduct gross reinsurance, or return premiums	1,070,292.63	
Total premiums (other than perpetual)	$ 3,825,805.91	$ 3,825,805.91
Gross interest on mortgage loans	14,244.39	
Gross interest on collateral loans	2,356.25	
Gross interest on bonds and dividends on stocks	190,868.76	
Gross interest on deposits in trust companies and banks	4,522.31	
Gross interest from all other sources	2,543.00	
Gross rents, including $10,000.00 for company's occupancy of its own buildings	13,463.33	257,998.04
From agents' balances previously charged off		7.59
Gross profit on sale or maturity of real estate		625.00
Total income		$ 4,084,436.54
Ledger assets December 31, 1908		6,245,967.28
Total		$ 10,330,403.82

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 2,148,956.04	
Deduct salvage, or reinsurance	302,214.63	
Net amount paid policy holders for losses	$ 1,846,741.41	$ 1,846,741.41
Expenses of adjustment and settlement of losses		33,912.14
Commissions or brokerage		805,331.93
Allowances to local agencies for miscellaneous agency expenses		19,193.72

Salaries, $84,978.10; and expenses, $51,087 of special and general agents		136,065.10
Salaries, fees and other charges of officers, directors, trustees and home office employes		188,394.33
Rents, including $10,000 for company's occupancy of its own buildings		32,325.37
Advertising, $20,173.65; printing and stationery, $35,947.50		56,121.15
Postage, telegrams, telephone and express		19,643.98
Legal expenses		9,803.13
Furniture and fixtures		3,957.76
Maps, including corrections		9,987.92
Underwriters' boards and tariff associations		23,458.93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		25,654.52
Inspections and surveys		17,045.74
Repairs and expenses (other than taxes) on real estate		2,558.63
Taxes on real estate		2,698.36
State taxes on premiums		60,586.67
Insurance department licenses and fees		17,173.44
All other licenses, fees and taxes		7,156.24
Interest and dividends to stockholders		143,600.00
Agents' balances charged off		2,108.99
Gross decrease, by adjustment, in book value of real estate		25,063.82
Total disbursements		$ 3,488,583.28
Balance		$ 6,841,820.54

LEDGER ASSETS.

Book value of real estate		$ 253,800.00
Mortgage loans on real estate		915,750.00
Loans secured by collateral		29,000.00
Book value of bonds and stocks		5,023,304.09
Cash in company's office		410.17
Deposits in trust companies and banks not on interest		8,327.10
Deposits in trust companies and banks on interest		397,177.84
Agents' balances, representing business written subsequent to Oct. 1, last		170,139.30
Agents' balances, representing business written prior to Oct. 1, last		3,241.81
Bills receivable taken for fire risks		40,670.23
Total ledger assets		$ 6,841,820.54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 10,921.18	
Interest due and accrued on bonds	27,951.87	
Interest due and accrued on collateral loans	463.67	$ 39,336.72
Market value of bonds and stocks over book value		170,000.00
Gross assets		$ 7,051,157.26

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 3,241.81	

Bills receivable, past due, taken for marine, inland and fire risks	17,941.87	
Book value of bonds and stocks over market value	73,758.09	$ 94,941.77
Total admitted assets		$ 6,956,215.49

LIABILITIES.

Gross losses adjusted and unpaid	$ 104,822.22	
Gross claims for losses in process of adjustment or in suspense	185,154.91	
Gross claims for losses resisted	66,420.45	
Total	$ 356,397.68	
Deduct reinsurance due or accrued	76,493.35	
Net amount of unpaid losses and claims		$ 279,904.23
Unearned premiums on outstanding risks		3,834,754.74
State, county and municipl taxes, due or accrued		51,196.47
Total of all liabilities except capital		$ 4,165,855.44
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,790,360.05	
Surplus as regards policy holders		2,790.05
Total liabilities		$ 6,956,215.49

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$625,064,475.00	$ 7,417,502.08
Written during the year	406,461,353.00	4,896,098.54
Total	$1,031,525,828.00	$ 12,313,600.62
Expired and terminated	344,690,535.00	4,397,109.43
In force at end of the year	$686,835,293.00	$ 7,916,491.19
Deduct amount reinsured	57,852,907.00	740,153.50
Net amount in force	$628,982,386.00	$ 7,176,337.69

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 57,888,966.05
Total losses (less reinsurance) paid from organization of the company	33,377,635.96
Cash dividends declared since the company commenced business	3,495,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	1,867,469.68
Par value of the company's stock owned by the directors	42,600.00
Amount loaned to stockholders or other officers	62,000.00
Amount to stockholders not officers	16,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $146,504.00 cancelled and reinsured	$ 866,360.00
Gross premiums, (less return premiums, $2,528.18)	14,957.96

Losses paid (less losses reinsured in other companies)	3,217.30
Losses incurred (less losses reinsured in other companies)	2,489.29

THE CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated January, 1853; Commenced Business, January, 1853.

HENRY EVANS, President. HUGH RANKIN, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 8,044,001.96	
Deduct gross reinsurance, or return premiums	1,375,199.34	
Total premiums (other than perpetual)	$ 6,668,802.62	$ 6,668,802.62
Gross interest on mortgage loans	402.75	
Gross interest on bonds and dividends on stocks	847,566.25	
Gross interest on deposits in trust companies and banks	39,223.56	
Gross interest from all other sources	13,808.10	
Gross rents	113,113.78	1,014,114.44
From agents' balances previously charged off		95.27
Gross profit on sale or maturity of bonds, $23,962.00; stocks, $1,289,979.00		1,313,941.00
Gross increase, by adjustment, in book value of bonds, $8,500.00 stocks, $667,192.00		675,692.00
Total income		$ 9,672,645.33
Ledger assets December 31, 1908		19,123,769.41
Total		$ 28,796,414.74

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 3,250,954.43	
Deduct salvage, or reinsurance	280,805.16	
Net amount paid policy holders for losses	$ 2,970,149.27	$ 2,970,149.27
Expenses of adjustment and settlement of losses		104,282.86
Commissions or brokerage		1,434,268.32
Allowances to local agencies for miscellaneous agency expense		3,140.15
Salaries and expenses of special and general agents		189,584.79
Salaries, fees and other charges of officers, directors, trustees and home office employes		406,327.61
Rents		62,636.21
Advertising, printing and stationery		53,552.13
Postage, telegrams, telephone and express		61,693.58
Legal expenses		1,526.82
Furniture and fixtures		2,702.11
Maps, including corrections		12,660.00
Underwriters' boards and tariff associations		50,745.33
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		18,428.63
Inspections and surveys		11,783.11

Repairs and expenses (other than taxes) on real estate		28,730.95
Taxes on real estate		20,821.27
State taxes on premiums		123,833.18
Insurance department licenses and fees		24,950.51
All other licenses, fees and taxes		20,660.89
Other disbursements		43,140.56
Interest paid to script holders		.30
Script or certificates of profits redeemed in cash		35.00
Interest and dividends to stockholders		550,000.00
Agents' balances charged off		442.67
Gross loss on sale or maturity of bonds, $23,391.00; stocks, 41,113.00		64,504.00
Gross decrease, by adjustment, in book value of real estate, $151,-357.84; bonds, $24,909.00; stocks, $179,867.00		356,133.84
Total disbursements		$ 6,616,734.09
Balance		$ 22,179,680.65

LEDGER ASSETS.

Book value of real estate		$ 1,200,000.00
Mortgage loans on real estate		2,700.00
Book value of bonds and stocks		16,190,637.00
Cash in company's office		26,886.09
Deposits in trust companies and banks not on interest		941.21
Deposits in trust companies and banks on interest		3,917,129.72
Agents' balances, representing business written subsequent to Oct. 1, last		796,276.24
Agents' balances, representing business written prior to Oct. 1, last		1,748.68
Bills receivable taken for fire risks		43,361.71
Total ledger assets		$ 22,179,680.65

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 28,676.82	
Rents due and accrued on company's property or lease	131.00	$ 28,807.82
Other non-ledger assets		126,047.25
Gross assets		$ 22,334,535.72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909		$ 1,748.68
Total admitted assets		$ 22,332,787.04

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 423,726.97	
Gross claims for losses resisted	35,970.00	
Total	$ 459,696.97	

Deduct reinsurance due or accrued	35,160.35	
Net amount of unpaid losses and claims		$ 424,536.62
Unearned premiums on outstanding risks		7,426,028.24
Interest due or accrued		6,068.40
State, county and municipal taxes, due or accrued		125,000.00
Return premiums		29,184.14
All other liabilities		250,295.00
Principal unpaid on script or certificate of profits authorized or ordered to be redeemed		26,796.00
Total of all liabilities except capital		$ 8,287,908.40
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	13,044,878.64	
Surplus as regards policy holders		14,044,878.64
Total liabilities		$ 22,332,787.04

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$1,340,146,681.00	$ 14,408,613.61
Written during the year	839,763,760.00	8,044,001.96
Total	$2,179,910,441.00	$ 22,452,615.57
Expired and terminated	773,270,288.00	7,668,048.08
In force at end of the year	$1,406,640,153.00	$ 14,784,567.49
Deduct amount reinsured	57,322,614.00	537,560.29
Net amount in force	$1,349,317,539.00	$ 14,247,007.20

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$135,498,393.57
Total losses (less reinsurance) paid from organization of the company	72,263,186.60
Cash dividends declared since the company commenced business	10,064,356.56
Largest gross aggregate amount insured in any one hazard	425,000.00
Largest net aggregate amount insured in any one hazard	250,000.00
Fire losses (less re-insurance) incurred during the year	3,144,872.50
Par value of the company's stock owned by the directors	171,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $779,693.00 cancelled and reinsured	$ 3,177,817.00
Gross premiums, (less paid for reinsurancee, $2,845.71; and less return premiums, $9,283.56)	55,370.18
Losses paid (less losses reinsured in other companies)	19,860.57
Losses incurred (less losses reinsured in other companies)	20,687.10

COOPER INSURANCE COMPANY.

DAYTON, OHIO.

Incorporated January, 1867; Commenced Business, January 22, 1867.

D. B. CORWIN, President. SAM L. LaROSE, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 228,339.56	
Deduct gross reinsurance, or return premiums	44,572.33	
Total premiums (other than perpetual)		$ 183,767.21
Gross interest on bonds and dividends on stocks		21,237.75
From agents' balances previously charged off		86.58
Total income		$ 205,091.54
Ledger assets December 31, 1908		594,374.27
Total		$ 799,465.81

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 60,845.05	
Deduct salvage, or reinsurance	7,361.20	
Net amount paid policy holders for losses	$ 53,483.85	$ 53,483.85
Commissions or brokerage		46,765.84
Salaries, fees and other charges of officers, directors, trustees and home office employes		20,634.98
Taxes on real estate		364.08
State taxes on premiums		2,390.12
Insurance department licenses and fees		1,298.50
All other licenses, fees and taxes		343.82
Other disbursements		18,654.31
Interest and dividends to stockholders		15,000.00
Agents' balances charged off		23.00
Total disbursements		$ 158,958.50
Balance		$ 640,507.31

LEDGER ASSETS.

Book value of real estate	$ 23,211.34
Book value of bonds and stocks	555,014.37
Cash in company's office	1,324.22
Deposits in trust companies and banks not on interest	37,046.80
Agents' balances, representing business written subsequent to Oct. 1, last	22,458.38
Agents' balances, representing business written prior to Oct. 1, last	1,452.20
Total ledger assets	$ 640,507.31

NON-LEDGER ASSETS.

Interest due and accrued	$ 3,440.12

Market value of real estate over book value		1,288.66
Market value of bonds and stocks over book value		19,745.63
Gross assets	$	664,981.72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written subsequent to Oct. 1, last	$	1,452.20
Total admitted assets	$	663,529.52

LIABILITIES.

Gross losses adjusted and unpaid	$	4,777.72	
Gross claims for losses in process of adjustment or in suspense		6,482.44	
Total	$	11,260.16	
Deduct reinsurance due or accrued		3,274.67	
Net amount of unpaid losses and claims			$ 7,985.49
Unearned premiums on outstanding risks			188,424.72
State, county and municpal taxes, due or accrued			3,528.48
Total of all liabilities except capital			$ 199,938.69
Capital actually paid up in cash	$	200,000.00	
Surplus over all liabilities		263,590.83	
Surplus as regards policy holders			463,590.83
Total liabilities			$ 663,529.52

RISKS AND PREMIUMS.

	Fire.	Gross Premiums
In force December 31, 1908	$ 35,158,839.00	$ 354,576.65
Written during the year	21,357,789.00	228,339.56
Total	$ 56,516,628.00	$ 582,916.21
Expired and terminated	15,805,186.00	175,981.45
In force at end of the year	$ 40,711,442.00	$ 406,934.76
Deduct amount reinsured	4,255,729.00	50,644.20
Net amount in force	$ 36,455,713.00	$ 356,290.56

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$	5,196,298.69
Total losses (less reinsurance) paid from organization of the company		1,952,213.91
Cash dividends declared since the company commenced business		414,200.00
Largest gross aggregate amount insured in any one hazard		10,000.00
Largest net aggregate amount insured in any one hazard		10,000.00
Fire losses (less reinsurance) incurred during the year		50,456.31
Par value of the company's stock owned by the directors		116,580.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $208,615.00 cancelled and reinsured.....	$ 434,285.00
Gross premiums, (less paid for reinsurance, $908.13; and less return premiums, $1,553.33).....	7,313.66
Losses paid (less losses reinsured in other companies).....	5,839.29
Losses incurred (less losses reinsured in other companies).....	5,825.83

COUNTY FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated May 31, 1832; Commenced Business, April 19, 1833.

CHARLES R. PECK, President. E. A. LAW, Secretary.

Cash Capital, $400,000.

INCOME.

	Fire.	
Gross premiums	$ 514,330.68	
Deduct gross reinsurance or return premiums..	135,798.16	
Total premiums (other than perpetual).....		$ 378,532.52
Deposit premiums on perpetual risks (gross).....		3,524.40
Gross interest on mortgage loans	$ 7,947.33	
Gross interest on collateral loans	2,318.33	
Gross interest on bonds and dividends on stocks.	30,676.65	
Gross interest on deposits in trust companies and banks	1,031.11	
Gross interest from all other sources	978.18	
Gross rents	4,226.00	47,177.60
From other sources		1,246.93
Gross profit on sale or maturity of bonds.....		20.00
Total income		$ 430,501.45
Ledger assets December 31, 1908		1,050,109.61
Total		$ 1,480,611 06

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 179,547.28	
Deduct salvage or reinsurance	14,668.77	
Net amount paid policy holders for losses.....		$ 164,878.51
Expenses of adjustment and settlement of losses.....		2,776.36
Commissions or brokerage.....		97,641.85
Salaries, $6,903.24; and expenses, $3,857.86 of special and general agents		10,761.10
Salaries, fees and other charges of officers, directors, trustees and home office employes		19,095.02
Rents, including $2,500 for company's occupancy of its own buildings		2,500.00
Advertising, $501.15; printing and stationery, $4,038.39.....		4,539.54
Postage, telegrams, telephone and express		2,971.97
Legal expenses		139.00
Furniture and fixtures		596.03

Maps, including corrections		4,701.11
Underwriters' boards and tariff associations		2,947.05
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,067.14
Inspections and surveys		709.26
Repairs and expenses (other than taxes) on real estate		589.92
Taxes on real estate		792.08
State taxes on premiums		9,496.59
Insurance department licenses and fees		1,277.00
Other disbursements		4,801.78
Deposit premiums returned		8,431.12
Interest and dividends to stockholders		32,000.00
Agents' balances charged off		230.16
Gross loss on sale or maturity of real estate		253.75
Total disbursements	$	375,196.34
Balance	$	1,105,414.72

LEDGER ASSETS.

Book value of real estate	$	57,054.39
Mortgage loans on real estate		182,700.00
Loans secured by collateral		12,000.00
Book value of bonds and stocks		725,351.42
Cash in company's office		374.64
Deposits in trust companies and banks on interest		61,095.92
Agents' balances, representing business written subsequent to Oct. 1, last		63,328.48
Agents' balances, representing business written prior to Oct, 1, last		1,156.12
Other ledger assets		2,353.75
Total ledger assets	$	1,105,414.72

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	2,136.96	
Interest due and accrued on bonds		6,798.72	
Interest due and accrued on collateral loans		255.70	
Rents due and accrued on company's property or lease		10.80	9,202.18
Market value of real estate over book value			15,010.61
Market value of bonds and stocks over book value			50,349.08
Other non-ledger assets			259.94
Gross assets			$ 1,180,236.53

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	1,156.12	
			$ 1,156.12
Total admitted assets			$ 1,179,080.41

LIABILITIES.

Gross losses adjusted and unpaid	$	7,696.66

Gross claims for losses in process of adjustment or in suspense	28,601.00	
Gross claims for losses resisted	500.00	
Total	$ 36,797.66	
Deduct reinsurance due or accrued	4,096.00	
Net amount of unpaid losses and claims		$ 32,701.66
Unearned premiums on outstanding risks		301,238.02
Reclaimable on perpetual fire insurance policies being 90 and 95 per cent. of premium or deposit received		196,160.85
State, county and municipal taxes, due or accrued		6,428.22
Commissions and other charges due or to become due to agents and broker		8,621.31
All other liabilities		235.37
Total of all liabilities except capital		$ 545,385.43
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	233,694.98	
Surplus as regards policy holders		633,694.98
Total liabilities		$ 1,179,080.41

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 53,615,472.00	$ 572,574.92
Written during the year	47,867,779.00	514,330.68
Total	$101,483,251.00	$ 1,086,905.60
Expired and terminated	39,973,718.00	452,175.63
In force at end of the year	$ 61,509,533.00	$ 634,729.97
Deduct amount reinsured	6,767,128.00	65,824.70
Net amount in force	$ 54,742,405.00	$ 568,905.27

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 5,937,679.84
Total losses (less reinsurance) paid from organization of the company	3,440,774.36
Cash dividends declared since the company commenced business	1,004,408.17
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	15,000.00
Fire losses (less reinsurance) incurred during the year	177,887.91
Par value of the company's stock owned by the directors	128,600.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $121,916 cancelled and reinsured	$ 352,694.00
Gross premiums, (less paid for reinsurance $652.67; and less return premiums, $1,484.65)	6 167.51
Losses paid (less losses reinsured in other companies)	2,396.84
Losses incurred (less losses reinsured in other companie)	2,979.96

THE DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 10, 1835; Commenced Business, August 6th, 1835.

JOHN S. BIOREN, President. J. PARSONS SMITH, Jr., Secretary.

Cash Capital, $400,000.

INCOME.

	Fire.	
Gross premiums	$ 2,413,348.25	
Deduct gross reinsurance, fire, $248,832.19; return premiums, fire, $485,608.33	739,990.52	
Total premiums (other than perpetual)	$ 1,679,357.73	$ 1,679,357.73
Deposit premiums on perpetual risks (gross)		6,542.84
Gross interest on mortgage loans	4,972.89	
Gross interest on collateral loans	516.11	
Gross interest on bonds and dividends on stocks	54,756.55	
Gross interest on deposits in trust companies and banks	1,721.52	
Gross interest from all other sources	1,984.91	
Gross rents, including $10,000 for company's occupancy of its own buildings	14,993.50	78,945.48
From other sources		$ 1,223.37
Gross profit on sale or maturity of bonds, $13,377.38		13,377.38
Total income		$ 1,779,446.80
Ledger assets December 31, 1908		2,029,733.32
Total		$ 3,809,180.12

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 930,429.57	
Deduct salvage or reinsurance	122,672.79	
Net amount paid policy holders for losses	$ 807,756.78	$ 807,756.78
Expenses of adjustment and settlement of losses		18,738.01
Commissions or brokerage		480,525.56
Salaries and expenses of special and general agents		43,958.00
Salaries, fees and other charges of officers, directors, trustees and home office employes		43,410.64
Rents		12,124.18
Advertising, printing and stationery		12,267.38
Postage, telegrams, telephone and express		6,350.60
Legal expenses		126.85
Furniture and fixtures		281.18
Maps, including corrections		3,998.37
Underwriters' boards and tariff associations		20,219.45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		8,495.39
Inspections and surveys		1,747.74
Repairs and expenses (other than taxes) on real estate		4,662.32
Taxes on real estate		2,074.00
State taxes on premiums		21,800.90
Insurance department licenses and fees		8,962.57
All ther licenses, fees and taxes		2,590.87
Other disbursements		11,198.98
Deposit premiums returned		4,176.72

Interest and dividends to stockholders		60,000.00
Agents' balances charged off		2,004.42
Gross loss on sale or maturity of bonds, $12,173.87: stocks, $1,940.95		14,114.82
Gross decrease, by adjustment, in book value of bonds, $454.30		454.30
Total disbursements		$ 1,592,040.03
Balance		$ 2,217,140.09

LEDGER ASSETS.

Book value of real estate	$ 200,000.00	
Mortgage loans on real estate	89,500.00	
Book value of bonds and stocks	1,279,543.85	
Cash in company's office	11,122.72	
Deposits in trust companies and banks on interest	216,923.62	
Agents' balances, representing business written subsequent to Oct. 1, last	418,399.90	
Agents' balances, representing business written prior to Oct. 1, last	1,250.00	
Other ledger assets	400.00	
Total ledger assets		$ 2,217,140.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,310.79	
Interest due and accrued on bonds	15,617.92	
Rents due and accrued on company's property or lease	878.67	17,807.38
Market value of bonds and stocks over book value		23,819.40
Gross assets		$ 2,258,766.87

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,250.00	
		$ 1,250.00
Total admitted assets		$ 2,257,516.87

LIABILITIES.

Gross losses adjusted and unpaid	$ 3,600.00	
Gross claims for losses in process of adjustment or in suspense	157,535.00	
Gross claims for losses resisted	8,825.00	
Total	$ 169,960.00	
Deduct reinsurance due or accrued	23,390.00	
Net amount of unpaid losses and claims		$ 146,570.00
Unearned premiums on outstanding risks		1,310,563.73
Reclaimable on perpetual fire insurance policies being 90 and 95 per cent. of premium or deposit received		128,112.65
Commissions and other charges due or to become due to agents or broker		49,997.38
Total of all liabilities except capital		$ 1,635,243.76

Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	222,273.11	
Surplus as regards policy holders		622,273.11
Total liabilities		$ 2,257,516.87

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$235,705,438.00	$ 2,505,651.18
Written during the year	203,615,153.00	2,413,348.25
Total	$439,320,591.00	$ 4,918,999.43
Expired and terminated	183,261,297.00	2,072,360.25
In force at end of the year	$256,059,294.00	$ 2,846,639.18
Deduct amount reinsured	30,617,176.00	342,937.99
Net amount in force	$225,442,118.00	$ 2,503,701.19

Perpetual risks not included above, $4,933,942.00; premiums on same, $141,859.90

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 43,354,403.00
Total losses (less reinsurance) paid from organization of the company	25,604,255.00
Cash dividends declared since the company commenced business	3,049,967.04
Largest gross aggregate amount insured in any one hazard	45,000.00
Largest net aggregate amount insured in any one hazard	30,000.00
Fire losses (less reinsurance) incurred during the year	858,731.00
Par value of the company's stock owned by the directors	51,740.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $119,935 cancelled and reinsured	$ 461,822.00
Gross premiums, (less paid for reinsurance, $257.61; and less return premiums, $1,679.91)	9,356.06
Losses paid (less losses reinsured in other companies)	3,899.98
Losses incurred (less losses reinsured in other companies)	4,531.52

DIXIE FIRE INSURANCE OMPANY.

GREENSBORO, N. C.

Incorporated March, 1906; Commenced Business, September, 1906.

A. HORNE, President. F. M. GARNER, Secretary.

Cash Capital, $500,000.

INCOME.

	Fire.	
Gross premiums	$ 1,426,443.43	
Deduct gross reinsurance or return premiums	666,099.39	
Total premiums (other than perpetual)	$ 760,344.04	$ 760,344.04
Gross interest on mortgage loans	16,620.80	
Gross interest on collateral loans	7,711.35	

Gross interest on bonds and dividends on stocks..	24,775.32	
Gross interest on deposits in trust companies and banks	6,784.60	
Gross rents, including $1,770.80 for company's occupancy of its own buildings	10,360.62	66,252.69
From other sources		2,000.00
Gross increase, by adjustment, in book value of stocks		10,860.00
Total income		$,839,456.73
Ledger assets December 31, 1908		1,169,970.22
Total		$ 2,509,426.95

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 820,305.84	
Deduct salvage or reinsurance	81,122.02	
Net amount paid policy holders for losses	$ 739,183.82	$ 739,183.82
Expenses of adjustment and settlement of losses		12,542.75
Commissions or brokerage		221,113.56
Salaries and expenses of special and general agents		18,072.75
Salaries, fees and other charges of officers, directors, trustees and home office employes		44,334.86
Rents, including $1,770.80 for company's occupancy of its own buildings		1,770.80
Advertising, $1,982.73; printing and stationery, $3,977.17		5,959.90
Postage, telegrams, telephone and express		6,343.67
Legal expenses		2,224.00
Furniture and fixtures		545.51
Maps, including corrections		1,931.35
Underwriters' boards and tariff associations		4,767.49
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		4,948.85
Repairs and expenses (other than taxes) on real estate		5,315.88
Taxes on real estate		1,520.00
State taxes on premiums		20,027.88
Insurance department licenses and fees		8,898.00
All other licenses, fees and taxes		21,518.51
Other disbursements		17,738.26
Agents' balances charged off		556.40
Gross loss on sale or maturity of bonds		17,500.00
Gross decrease, by adjustment, in book value of bonds		6,393.72
Total disbursements		$ 1,163,457.96
Balance		$ 1,345,968.99

LEDGER ASSETS.

Book value of real estate	$ 100,000.00
Mortgage loans on real estate	249,820.23
Loans secured by collateral	86,200.00
Book value of bonds and stocks	708,010.00
Cash in company's office	1,033.66
Deposits in trust companies and banks on interest	52,950.35
Agents' balances, representing business written subsequent to Oct. 1, last	119,053.27
Agents' balances, representing business written prior to Oct, 1, last	22,456.48

Other ledger assets		6,445.00
Total ledger assets		$ 1,345,963.99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,623.42	
Interest due and accrued on bonds	9,654.16	
Interest due and accrued on collateral loans	671.94	
Interest due and accrued on other assets	1,471.32	
Rents due and accrued on company's property or lease	918.75	17,339.59
Gross assets		$ 1,363,308.58

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	$ 22,691.04
Total admitted assets	$ 1,340,617.54

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 73,789.15	
Gross claims for losses resisted	1,972.00	
Total	$ 75,761.15	
Deduct reinsurance due or accrued	7,332.95	
Net amount of unpaid losses and claims		$ 68,428.20
Unearned premiums on outstanding risks		500,631.33
State, county and municipal taxes, due or accrued		15,000.00
Total of all liabilities except capital		$ 584,059.53
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	256,558.01	
Surplus as regards policy holders		756,558.01
Total liabilities		$ 1,340,617.54

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$110,795,569.00	$ 1,618,924.47
Written during the year	90,587,712.00	$ 1,426,443.43
Total	$201,383,281.00	$ 3,045,367.90
Expired and terminated	$124,439,965.00	1,943,853.93
In force at end of the year	$ 76,943,316.00	$ 1,101,513.97
Deduct amount reinsured	8,285,732.00	123,288.02
Net amount in force	$ 68,657,584.00	$ 978,225.95

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	2,713,631.02
Total losses (less reinsurance) paid from organization of the company	1,468,318.56

Stock dividends declared since the company commenced business.	40,000.00
Largest gross aggregate amount insured in any one hazard....	25,000.00
Largest net aggregate amount insured in any one hazard.....	20,000.00
Fire losses (less reinsurance) incurred during the year.....	713,123.51
Par value of the company's stock owned by the directors.....	231,700.00
Amount loaned to stockholders or other officers	10,500.00
Amount to stockholders not officers	52,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $10,296.72 cancelled and reinsured.....	$ 687,380.00
Gross premiums, (less paid for reinsurance, $1,874.41; and less return premiums, $11,398.94)	19,740.56
Losses paid (less losses reinsured in other companies).....	23,407.48
Losses incurred (less losses reinsured in other companies).....	19,743.23

DUBUQUE FIRE AND MARINE INSURANCE COMPANY.

DUBUQUE, IOWA.

Incorporated July 18th, 1883; Commenced Business, July 18th, 1883.

JOHN ELLWANGER, President. N. J. SHRUP, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.	
Gross premiums	$ 828,890.17	
Deduct gross reinsurance, fire, $57,241.91; return premiums, fire $132,110.19	189,352.10	
Total premiums (other than perpetual)	$ 639,538.07	$ 639,538.07
Gross interest on mortgage loans	38,168.38	
Gross interest on collateral loans.....	503.33	
Gross interest on bonds and dividends on stocks	14,482.35	
Gross interest on deposits in trust companies and banks	1,790.96	
Gross interest from all other sources	1,458.25	
Gross rents	240.00	56,643.27
Gross profit on sale or maturity of bonds.....		325.00
Total income		$ 696,506.34
Ledger assets December 31, 1908.....		1,058,894.09
Total		$ 1,755,400.43

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 329,872.55	
Deduct salvage, fire, $1,061.63; reinsurance, fire, $27,159.37	28,221.00	
Net amount paid policy holders for losses...	$ 301,651.55	$ 301,651.55
Expenses of adjustment and settlement of losses.....		9,814.96
Commissions or brokerage		160,164.75
Salaries, $17,114.89; and expenses, $16,806.29 of special and general agents		33,921.18

Salaries, fees and other charges of officers, directors, trustees and home office employes		26,391.90
Rents		1,945.00
Advertising, $725.59; printing and stationery, $4,088.27		4,813.86
Postage, telegrams, telephone and express		6,603.39
Legal expenses		170.31
Furniture and fixtures		1,500.64
Maps, including corrections		3,345.60
Underwriters' boards and tariff associations		5,153.25
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,800.50
Taxes on real estate		30.02
State taxes on premiums		9,820.13
Insurance department licenses and fees		4,555.14
All other licenses, fees and taxes		2,574.97
Interest and dividends to stock holders		40,000.00
Total disbursements	$	616,260.18
Balance	$	1,139,140.25

LEDGER ASSETS.

Book value of real estate	$	3,000.00
Mortgage loans on real estate		694,727.36
Loans secured by collateral		12,700.00
Book value of bonds and stocks		287,981.25
Deposits in trust companies and banks on interest		60,592.24
Agents' balances, representing business written subsequent to Oct. 1, last		75,459.21
Agents' balances, representing business written prior to Oct, 1, last		4,680.19
Total ledger assets	$	1,139,140.25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 17,572.06		
Interest due and accrued on bonds	3,897.24		
Interest due and accrued on collateral loans	313.73	$	21,783.03
Market value of bonds and stocks over book value			15,268.75
Other non-ledger assets			4,968.72
Gross assets		$	1,181,160.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct, 1, last	$	4,680.19
Total admitted assets	$	1,176,480.56

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 24,965.45		
Total	$ 24,965.45		
Net amount of unpaid losses and claims		$	24,965.45

Unearned premiums on outstanding risks		601,217.55
Salaries and other miscellaneous expenses due or accrued		25,000.00
Total of all liabilities except capital		$ 651,183.00
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	325,297.56	
Surplus as regards policy holders		525,297.56
Total liabilities		$ 1,176,480.56

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 92,452,466.00	$ 1,142,292.42
Written during the year	64,846,571.00	828,890.17
Total	$157,299,037.00	$ 1,971,182.59
Expired and terminated	66,209,551.00	841,849.20
In force at end of the year	$ 91,089,486.00	$ 1,129,333.39
Net amount in force	$ 91,089,486.00	$ 1,129,333.39

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 4,402,729.28
Total losses (less reinsurance) paid from organization of the company	1,733,787.91
Cash dividends declared since the company commenced business	353,000.00
Stock dividends declared since the company commenced business	100,000.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	287,557.51
Par value of the company's stock owned by the directors	150,000.00
Amount to stockholders not officers	5,200.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $555,100 cancelled and reinsured	$ 1,143,445.00
Gross premiums, (less paid for reinsurance, $4,694.39; and less return premiums, $4,674.09)	22,359.88
Losses paid (less losses reinsured in other companies)	11,810.51
Losses incurred (less losses reinsured in other companies)	11,394.52

DUTCHESS FIRE INSURANCE COMPANY.

POUGHKEEPSIE, N. Y.

Incorporated August 18, 1906; Commenced Business, August 22, 1906.

L. H. VAIL, President. J. J. GRAHAM, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 542,518.85	
Deduct gross reinsurance. or return premiums	139,481.97	
Total premiums (other than perpetual)	$ 403,036.88	$ 403,036.88

Gross interest on mortgage loans	607.09	
Gross interest on bonds and dividends on stocks	23,362.48	
Gross interest from all other sources	8.68	
Gross rents,	1,522.00	25,500.25
From other sources		774.13
From agents' balances previously charged off		10.30
Gross profit on sale or maturity of bonds		56.83
Total income		$ 429,378.39
Ledger assets December 31, 1908		634,057.76
Total		$ 1,063,436.15

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 270,469.91	
Deduct salvage or reinsurance	27,482.56	
Net amount paid policy holders for losses	$ 242,987.35	$ 242,987.35
Expenses of adjustment and settlement of losses		3,522.70
Commissions or brokerage		107,156.45
Salaries; $4,247.68; and expenses, $1,904.52 of special and general agents		6,152.20
Salaries, fees and other charges of officers, directors, trustees and home office employes		20,270.66
Rents, including $1,200.00 for company's occupancy of its own buildings		1,200.00
Advertising, $392.19; printing and stationery, $1,713.80		2,105.99
Postage, telegrams, telephone and express		2,032.38
Legal expenses		56.15
Furniture and fixtures		80.00
Maps, including corrections		1,237.74
Underwriters' boards and tariff associations		3,304.17
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,442.56
Repairs and expenses (other than taxes) on real estate		44.81
Taxes on real estate		383.61
State taxes on premiums		5,081.05
Insurance department licenses and fees		1,623.45
Other disbursements		1,912.77
Gross loss on sale or maturity of bonds, $410.00; stocks, $2,912.50		3,322.50
Total disbursements		$ 403,916.54
Balance		$ 659,519.61

LEDGER ASSETS.

Book value of real estate	$ 15,000.00
Mortgage loans on real estate	25,300.00
Book value of bonds and stocks	503,650.51
Cash in company's office	5,859.62
Deposits in trust companies and banks not on interest	69,215.41
Agents' balances, representing business written subsequent to Oct. 1, last	40,142.51
Agents' balances, representing business written prior to Oct. 1, last	352.56
Total ledger assets	$ 659,519.61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 155.14	
Interest due and accrued on bonds	2,018.55	2,173.69
Market value of bonds and stocks over book value		23,204.49
Gross assets		$ 684,897.79

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct, 1, last	352.56
Total admitted assets	$ 684,545.23

LIABILITIES.

Gross losses adjusted and unpaid	$ 18,945.74	
Gross claims for losses in process of adjustment or in suspense	27,351.62	
Gross claims for losses resisted	2,800.00	
Total	$ 49,097.36	
Deduct reinsurance due or accrued	4,810.04	
Net amount of unpaid losses and claims		$ 44,287.32
Unearned premiums on outstanding risks		297,554.14
Salaries and other miscellaneous expenses due or accrued		32.61
State, county and municipal taxes, due or accrued		4,277.12
Return premiums		1,346.19
Total of all liabilities except capital		$ 347,497.38
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	137,047.85	
Surplus as regards policy holders		337,047.85
Total liabilities		$ 684,545.23

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 53,237,098.00	$ 614,668.60
Written during the year	44,649,756.00	542,518.85
Total	$ 97,886,854.00	$ 1,157,187.45
Expired and terminated	41,847,415.00	519,508.03
In force at end of the year	$ 56,039,439.00	$ 637,679.42
Deduct amount reinsured	4,986,369.00	61,098.32
Net amount in force	$ 51,053,070.00	$ 576,581.10

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 1,540,672.92
Total losses (less reinsurance) paid from organization of the company	676,271.56
Largest gross aggregate amount insured in any one hazard	15,000.00
Largest net aggregate amount insured in any one hazard	15,000.00

Fire losses (less reinsurance) incurred during the year	245,689.29
Par value of the company's stock owned by the directors	115,800.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $263,745.00 cancelled and reinsured	$ 347,967.00
Gross premiums, (less paid for reinsurance, $721.86; and less return premiums, $4,124.01)	8,275.18
Losses paid (less losses reinsured in other companies)	8,928.69
Losses incurred (less losses reinsured in other companies)	8,553.57

EASTERN FIRE INSURANCE COMPANY.

ATLANTIC CITY, N. J.

Incorporated October 4, 1902; Commenced Business, October 21, 1902.

A. H. PHILLIPS, President. J. H. LIPPINCOTT, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.	
Gross premiums	$ 428,332.97	
Deduct gross reinsurance or return premiums	229,017.06	
Total premiums (other than perpetual)	$ 199,315.91	$ 199,315.91
Gross interest on mortgage loans	12,162.31	
Gross interest on collateral loans	635.83	
Gross interest on bonds and dividends on stocks	8,294.59	
Gross interest from all other sources	3.10	
		$ 21,095.83
From other sources		$ 1,767.02
Gross profit on sale or maturity of bonds, $1,612.50; stocks, $323.00		1,935.50
Total income		$ 224,114.26
Ledger assets December 31, 1908		492,332.63
Increase of capital during the year		7,066.66
Total		$ 723,513.55

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 230,622.38	
Deduct salvage or reinsurance	10,440.44	
Net amount paid policy holders for losses	$ 220,181.94	$ 220,181.94
Expenses of adjustment and settlement of losses		2,693.70
Commissions or brokerage		52,007.31
Allowances to local agencies for miscellaneous agency expences		286.53
Salaries, $5,994.50; and expenses, $4,923.49 of special and general agents		10,917.99
Salaries, fees and other charges of officers, directors, trustees and home office employes		17,128.42
Rents		1,280.00
Advertising, $2,340.59: printing and stationery, $806.26		3,146.85
Postage, telegrams, telephone and express		2,651.83
Legal expenses		764.67

Furniture and fixtures		895.57
Maps, including corrections		652.53
Underwriters' boards and tariff associations		2,022.60
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		666.08
Inspections and surveys		288.86
State taxes on premiums		4,960.13
Insurance department licenses and fees		2,560.59
All other licenses, fees and taxes		1,545.87
Agents' balances charged off		71.55
Gross loss on sale or maturity of bonds		672.50
Total disbursements	$	325,395.52
Balance	$	398,118.03

LEDGER ASSETS.

Mortgage loans on real estate	$	206,160.00
Loans secured by collateral		10,500.00
Book value of bonds and stocks		113,015.00
Cash in company's office		2,948.81
Deposits in trust companies and banks not on interest		19,668.54
Agents' balances, representing business written subsequent to Oct. 1, last		44,841.44
Agents' balances, representing business written prior to Oct, 1, last		984.24
Total ledger assets	$	398,118.03

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,460.01		
Interest due and accrued on bonds	1,372.21		
			6,832.22
Market value of bonds and stocks over book value			205.00
Gross assets		$	405,155.25

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 984.24		
		$	984.24
Total admitted assets		$	404,171.01

LIABILITIES.

Gross losses adjusted and unpaid	21,082.09		
Gross claims for losses in process of adjustment or in susupense	27,490.63		
Gross claims for losses resisted	3,978.50		
Total	$ 52,551.22		
Deduct reinsurance due or accrued	1,624.32		
Net amount of unpaid losses and claims		$	50,926.90
Unearned premiums on outstanding risks			99,220.49

Salaries and other miscellaneous expenses due or accrued.....		1,313.30
State, county and municipal taxes, due or accrued.....		2,824.25
Commissions and other charges due or to become due to agents and broker		1,043.89
All other liabilities		132.43
Total of all liabilities except capital		$ 155,461.26
Capital actually paid up in cash	$ 207,066.66	
Surplus over all liabilities	41,643.09	
Surplus as regards policy holders		248,709.75
Total liabilities		$ 404,171.01

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 31,521,118.00	$ 437,459.13
Written during the year	27,808,815.00	428,332.97
Total	$ 59,329,933.00	$ 865,792.10
Expired and terminated	29,824,907.00	460,732.26
In force at end of the year	$ 29,505,026.00	$ 405,059.84
Deduct amount reinsured	15,616,943.00	214,880.22
Net amount in force	$ 13,888,083.00	$ 190,179.62

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 1,420,390.00
Total losses (less reinsurance) paid from organization of the company	815,531.84
Cash dividends declared since the company commenced business..	72,000.00
Largest gross aggregate amount insured in any one hazard.....	20,000.00
Largest net aggregate amount insured in any one hazard	15,000.00
Fire losses (less reinsurance) incurred during the year.....	216,470.23
Par value of the company's stock owned by the directors.....	50,866.67
Amount to stockholders not officers	5,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

Risks written, less $208,716 cancelled and reinsured.....	$ 163,744.00
Gross premiums, (less paid for reinsurance, $238.59; and less return premiums, $3,092.05)	3,460.44
Losses paid (less losses reinsured in other companies).....	3,579.60
Losses incurred (less losses reinsured in other companies).....	3,593.60

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, RHODE ISLAND.

Incorporated May, 1859; Commenced Business, September, 1860.

FRED W. ARNOLD, President. SAMUEL G. HOWE, Secretary

Cash Capital, $400,000.

INCOME.

	Fire.	Marine and Inland.
Gross premiums	$ 1,192,973.64	$ 26,593.19

Deduct gross reinsurance, fire, $88,896.16; marine and inland, $1,023.61; return premiums, fire, $187,271.-28; marine and inland, $2,157.81	276,167.44	3,181.42	
Total premiums (other than perpetual)	$ 916,806.20	$ 23,411.77	$ 940,217.97
Gross interest on mortgage loans		6,671.87	
Gross interest on collateral loans		988.60	
Gross interest on bonds and dividends on stocks		36,404.97	
Gross interest on deposits in trust companies and banks		539.21	
Gross interest from all other sources		3.10	
Gross rents, including $6,000.00 for company's occupancy of its own buildings		10,026.65	54,634.40
From other sources			237.50
Gross profit on sale or maturity of stocks, $2,272.50			2,272.50
Total income			$ 997,362.37
Ledger assets December 31, 1908			1,207,818.85
Total			$ 2,205,181.22

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid policy holders for losses	$ 549,561.32	$ 24,986.15	
Deduct salvage, fire, $5,696.85; marine and inland, $10.20; reinsurance, fire, $45,867.-11; marine and inland, $23.54	51,563.96	33.74	
Net amount paid policy holders for losses	$ 497,997.36	$ 24,952.41	$ 522,949.77
Expenses of adjustment and settlement of losses			9,158.95
Commissions or brokerage			206,619.38
Salaries and expenses of special and general agents			39,020.23
Salaries, fees and other charges of officers, directors, trustees and home office employes			51,035.98
Rents			7,935.44
Advertising, printing and stationery			16,080.45
Postage, telegrams, telephone and express			8,289.94
Legal expenses			414.85
Maps, including corrections			2,901.12
Underwriters' boards and tariff associations			7,922.64
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			6,398.71
Inspections and surveys			3,811.19
Repairs and expenses (other than taxes) on real estate			3,239.27
Taxes on real estate			1,967.13
State taxes on premiums			15,550.90
Insurance department licenses and fees			4,634.83
All other licenses, fees and taxes			1,756.97
Other disbursements			4,007.24
Interest and dividends to stockholders			20,000.00

Agents' balances charged off		704.13
Total disbursements		$ 934,399.12
Balance		$ 1,270,782.10

LEDGER ASSETS.

Book value of real estate		$ 110,000.00
Mortgage loans on real estate		135,750.00
Loans secured by collateral		16,000.00
Book value of bonds and stocks		775,375.00
Cash in company's office		117.14
Deposits in trust companies and banks on interest		63,406.70
Agents' balances, representing business written subsequent to Oct. 1, 1909		166,063.16
Agents' balances, representing business written prior to Oct, 1, 1909		2,056.60
Bills receivable taken for marine and inland risks		2,013.50
Total ledger assets		$ 1,270,782.10

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 5,575.84	
Interest due and accrued on collateral loans	43.14	
Rents due and accrued on company's property or lease	487.50	$ 6,106.48
Market value of bonds and stocks over book value		96,949.50
Gross assets		$ 1,373,838 08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 2,056.60	$ 2,056.60
Total admitted assets		$ 1,371,781.48

LIABILITIES.

Gross losses adjusted and unpaid	$ 11,687.54	
Gross claims for losses in process of adjustment or in suspense	60,609.06	
Gross claims for losses resisted	8,224.10	
Total	$ 80,520.70	
Deduct reinsurance due or accrued	7,536.83	
Net amount of unpaid losses and claims		$ 72,983 87
Unearned premiums on outstanding risks		758,847.08
State, county and municipal taxes, due or accrued		5,000.00
Commissions and other charges due or to become due to agents and broker		15,000.00
Total of all liabilities except capital		$ 851,830.95
Capital actually paid up in cash	$ 400.000.00	

Surplus over all liabiliteis	119,950.53	
Surplus as regards policy holders		519,950.53
Total liabilities		$ 1,317,781.48

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine and Inland Risks.	Gross Premiums.
In force December 31, 1908..	$125,020,855	$1,460,610.49	$405,671	$24,973.28
Written during the year.....	94,200,133	1,192,973.64	744,934	26,593.19
Total	$219,220,988	$2,653,584.13	$1,150,605	$51,566.47
Expired and terminated	83,766.199	1,077,192.27	816,767	30,094.43
In force at end of year..	$135,454,789	$1,576,391.86	333,838	$21,472.04
Deduct amount reinsured	11,334,433	128,837.91	14,500	946.25
Net amount in force	$124,120,356	$1,447,553.95	$319,338	$20,525.79

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 14,340,340.48
Total losses (less reinsurance) paid from organization of the company	8,651,178.73
Cash dividends declared since the company commenced business..	855,500.00
Largest gross aggregate amount insured in any one hazard....	40,000.00
Largest net aggregate amount insured in any one hazard.....	30,000.00
Fire losses (less reinsurance) incurred during the year.....	511.900.65
Ocean marine losses incurred during the year.....	23,077.21
Par value of the company's stock owned by the directors.....	68,800.00
Amount loaned to stockholders not officers.....	1,000.00
Special reserve fund deposited with insurance department of the state of Rhode Island	70,000.00
Guaranty surplus fund	70,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $35,675 cancelled and reinsured.....	$ 358,625.00
Gross premiums, (less paid for reinsurance, $53.46; and less return premiums, $965.95)	5,386.77
Losses paid (less losses reinsured in other companies)	2.451.54
Losses incurred (less losses reinsured in other companies).....	1,963.59

FARMERS & MERCHANTS INSURANCE COMPANY.

LINCOLN, NEBRASKA.

Incorporated July 3, 1885; Commenced Business, July 5, 1885.

GEO. W. MONTGOMERY, President. S. A. BARCLAY, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.	
Gross premiums	$ 544,201.97	
Deduct gross reinsurance or return premiums ..	127,999.46	
Total premiums, (other than perpetual)	$ 416,202.51	$ 416,202.51

Gross interest on mortgage loans	1,451.24	
Gross interest on bonds and dividends on stocks.	7,983.93	
Gross interest from all other sources	93.46	
Gross rents, including $2,400 for company's occupancy of its own buildings	8,236.29	17,764.92
From other sources		50,000.00
Gross profit on sale or maturity of real estate, $200; stocks, $760.00		960.00
Gross increase, by adjustment, in book value of real estate		30,500.00
Total income		$ 515,427.43
Ledger assets December 31, 1908		423,048.33
Increase of capital during the year		100,000.00
Total		$ 1,038,475.76

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 266,975.15	
Deduct salvage or reinsurnce	43,868.55	
Net amount paid policy holders for losses	$ 223,106.60	$ 223,106.60
Expenses of adjustment and settlement of losses		9,505.20
Commissions or brokerage		98,264.48
Allowances to local agencies for miscellaneous agency expenses		9,163.18
Salaries, $13,070.21; and expenses, $16,280.76 of special and general agents		29,350.97
Salaries, fees and other charges of officers, directors, trustees and home office employes		12,313.71
Rents, including $2,400 for company's occupancy of its own buildings		4,500.00
Advertising, $3,153.91; printing and stationery, $4,915.33		8,069.24
Postage, telegrams, telephone and express		4,136.56
Legal expenses		2,556.20
Furniture and fixtures		865.58
Maps, including corrections		1,193.71
Underwriters' boards and tariff associations		628.93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,980.20
Inspections and surveys		2,645.00
Repairs and expenses (other than taxes) on real estate		4,451.12
Taxes on real estate		958.43
State taxes on premiums		5,594.92
Insurance department licenses and fees		3,807.80
All other licenses, fees and taxes		1,861.00
Other disbursements		1,884.03
Interest and dividends to stockholders		864.30
Gross decrease, by adjustment, in book value of bonds		420.00
Total disbursements		$ 428,121.16
Balance		$ 610,354.60

LEDGER ASSETS.

Book value of real estate	$ 142,390.00
Mortgage loans on real estate	36,807.63
Book value of bonds and stocks	214,303.80
Cash in company's office	1,446.34
Deposits in trust companies and banks not on interest	32,782.55

Agents' balances, representing business written subsequent to Oct. 1, last		133,946.78
Agents' balances, representing business written prior to Oct, 1, last		3,168.40
Bills receivable taken for fire risks		17,467.71
Other ledger assets		28,041.39
Total ledger assets	$	610,354.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,251.14	
Interest due and accrued on bonds	1,867.24	
Interest due and accrued on other assets	1,000.00	
Rents due and accrued on company's property or lease	372.00	4,490.38
Market value of real estate over book value		1,160.00
Market value of bonds and stocks over book value		10,326.20
Gross assets	$	626,331.18

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	$ 5,000.00	
Furniture, fixtures and safes	4,000.00	
Agents' balances, representing business written prior to Oct. 1, last	3,168.40	
Bills receivable, past due, taken for marine, inland and fire risks	1,234.01	
	$	13,402.41
Total admitted assets	$	612,928.77

LIABILITIES.

Gross losses adjusted and unpaid	$ 5,700.00	
Gross claims for losses in process of adjustment or in suspense	17,598.35	
Gross claims for losses resisted	3,636.25	
Total	$ 26,934.60	
Deduct reinsurance due or accrued	5,958.87	
Net amount of unpaid losses and claims	$	20,975.73
Unearned premiums on outstanding risks		346,058.28
All other liabilities		5,600.00
Total of all liabilities except capital	$	372,634.01
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	40,294.76	
Surplus as regards policy holders		240,294.76
Total liabilities	$	612,928.77

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 57,776,438.00	$ 699 891.74

Written during the year	47,681,231.00	544,201.97
Total	$105,457,669.00	$ 1,244,093.71
Expired and terminated	41,018,924.00	505,817.25
In force at end of the year	$ 64,438,735.00	$ 738,276.46
Deduct amount reinsured	6,278,782.00	81,986.33
Net amount in force	$ 58,159,963.00	$ 656,290.13

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 4,629,452.40
Total losses (less reinsurance) paid from organization of the company	2,001,250.41
Cash dividends declared since the company commenced business	15,000.00
Stock dividends declared since the company commenced business	50,000.00
Largest gross aggregate amount insured in any one hazard	20,000.00
Largest net aggregate amount insured in any one hazard	10,000.00
Fire losses (less reinsurance) incurred during the year	228,341.59
Par value of the company's stock owned by the directors	125,100.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $95,345 cancelled and reinsured	$ 123,039.00
Gross premiums, (less paid for reinsurance, $339.46; and less return premiums, $787.43)	2,694 12
Losses paid (less losses reinsured in other companies)	4,768.78
Losses incurred (less losses reinsured in other companies)	4,222.17

FIDELITY FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1906; Commenced Business, June, 1906.

HENRY EVANS, President. J. E. LOPEZ, Secretary.

Cash Capital, $1,000.000.00.

INCOME.

	Fire.	
Gross premiums	$ 1,423,895.21	
Deduct gross reinsurance, or return premiums	381,116.28	
Total premiums (other than perpetual)	$ 1,042,778.93	$ 1,042,778.93
Gross interest on bonds and dividends on stocks	143,574.01	
Gross interest on deposits in trust companies and banks	4,660.67	
Gross interest from all other sources	1,545.27	
		$ 149,779.95
From agents' balances previously charged off		79.21
Gross profit on sale or maturity of bonds, $4,869.00; stocks, $306,688.00		311,557.00
Gross increase, by adjustment, in book value of bonds, $2,510 stocks, $179,465		181,975.00
Total income		$ 1,686,170.09

Ledger assets December 31, 1908		3,421,232.50
Total		$ 5,107,402.59

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 497,284.86	
Deduct salvage or reinsurance	70,245.50	
Net amount paid policy holders for losses	427,039.36	$ 427,039.36
Expenses of adjustment and settlement of losses		13,935.42
Commissions or brokerage		225,185.84
Allowances to local agencies for miscellaneous agency expenses		630.39
Salaries, $17,206.25; and expenses, $12,398.13 of special and general agents		29,604.38
Salaries, fees and other charges of officers, directors, trustees and home office employes		54,349.26
Rents		9,529.97
Advertising, $8,082.75; printing and stationery, $6,890.72		14,973.47
Postage, telegrams, telephone and express		11,894.95
Legal expenses		384.37
Furniture and fixtures		1,189.14
Maps, including corrections		5,229.65
Underwriters boards and tariff associations		8,472.62
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		5,824.99
Inspections and surveys		3,366.87
State taxes on premiums		19,136.01
Insurance department licenses and fees		9,287.56
All other licenses, fees and taxes		3,187.68
Other disbursements		2,700.75
Interest and dividends to stockholders		80,000.00
Agents' balances charged off		385.00
Gross loss on sale or maturity of bonds, $47,416.00; stocks, $3,269.00		50,685.00
Gross decrease, by adjustment, in book value of bonds, $696.00; stocks, $37,884.00		38,580.00
Total disbursements		$ 1,018,572.68
Balance		$ 4,088,829.91

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,507,290.00
Cash in company's office	5,647.22
Deposits in trust companies and banks on interest	403,431.51
Agents' balances, representing business written subsequent to Oct. 1, last	168,421.07
Agents' balances, representing business written prior to Oct. 1, last	2,550.83
Bills receivable taken for fire risks	1,489.28
Total ledger assets	$ 4,088,829.91

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 3,672.66
Other non-ledger assets	18,190.00
Gross assets	$ 4,110,692.57

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct, 1, last		$ 2,550.83
Total admitted assets		$ 4,108,141.74

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 104,766.20	
Gross claims for losses resisted	750.00	
Total		$ 105,516.20
Deduct reinsurance due or accrued	15,493.34	
Net amount of unpaid losses and claims		$ 90,022.86
Unearned premiums on outstanding risks		967,007.90
State, county and municipal taxes, due or accrued		20,000.00
Reinsurance premiums		10,556.86
Total of all liabilities except capital		$ 1,087,587.62
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilites	2,020,554.12	
Surplus as regards policy holders		3,020,554.12
Total liabilities		$ 4,108,141.74

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$133,791,674.00	$ 1,489,626.48
Written during the year	143,593,734.00	1,423,895.21
Total	$277,385,408.00	$ 2,913,521.69
Expired and terminated	90,196,529.00	1,004,763.20
In force at end of the year	$187,188,879.00	$ 1,908,758.49
Deduct amount reinsured	20,839,564.00	155,586.90
Net amount in force	$166,349,315.00	$ 1,753,171.59

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 3,295,243.08
Total losses (less reinsurance) paid from organization of the company	1,215,775.91
Cash dividends declared since the company commenced business	110,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	100,000.00
Fire losses (less reinsurance) incurred during the year	489,118.13
Par value of the company's stock owned by the directors	129,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $294,540, cancelled and reinsured	$ 793,416.00
Gross premiums, (less paid for reinsurance, $1,284.72 and less return premiums, $2,777.40)	14,788.98
Losses paid (less losses reinsured in other companies)	4,471.63
Losses incurred (less losses reinsured in other companies)	7,031.63

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820; Commenced Business, Sept. 1, 1817.

E. C. IRVIN, President. M. G. GARRIGUES, Secretary.

Cash Capital, $750,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 5,660,444.29	
Deduct gross reinsurance or return premiums	1,516,986.79	
Total premiums (other than perpetual)	$ 4,143,457.50	$ 4,143,457.50
Deposit premiums on perpetual risks (gross)		28,036.50
Gross interest on mortgage loans	103,033.65	
Gross interest on collateral loans	6,281.33	
Gross interest on bonds and dividends on stocks	220,408.66	
Gross interest on deposits in trust companies and banks	4,159.35	
Gross interest from all other sources	15.06	
Gross rents	26,096.35	359,994.40
From other sources		4,927.03
From agents' balances previously charged off		1,250.13
Gross profit on sale or maturity of real estate, $9,763.07; bonds, $4,928.22; stocks, $23,767.26		38,458.55
Total income		$ 4,576,124.21
Ledger assets December 31, 1908		7,950,477.10
Total		$ 1,252,601.31

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 2,497,939.30	
Deduct salvage, fire, $18,918.82: reinsurance, fire, $372,870.38	391,789.20	
Net amount paid policy holders for losses	$ 2,106,150.10	$ 2,106,150.10
Expenses of adjustment and settlement of losses		31,047.17
Commissions or brokerage		837,174.44
Allowances to local agencies for miscellaneous agency expenses		6,522.46
Salaries and expenses of special and general agents		256,977.03
Salaries, fees and other charges of officers, directors, trustees and home office employes		145,051.27
Rents		15,713.13
Advertising, printing and stationery		37,418.54
Postage, telegrams, telephone and express		39,344.32
Legal expenses		3,295.01
Furniture and fixtures		1,454.26
Maps, including corrections		11,489.00
Underwriters' boards and tariff associations		58,540.22
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		9,346.41
Inspections and surveys		9,413.52
Repairs and expenses (other than taxes) on real estate		7,687.90
Taxes on real estate		5,173.62
State taxes on premiums		87,086.97
Insurance department licenses and fees		27,119.28

All other licenses, fees and taxes		2,891.86
Other disbursements		14,306.76
Deposit premiums returned		55,186.19
Interest and dividends to stockholders		300,000.00
Agents' balances charged off		136.77
Gross loss on sale or maturity of bonds		3,471.41
Total disbursements	$	4,071,997.64
Balance	$	8,454,603.67

LEDGER ASSETS.

Book value of real estate	$	309,772.71
Mortgage loans on real estate		2,066,904.99
Loans secured by collateral		148,216.45
Book value of bonds and stocks		4,839,561.23
Cash in company's office		6,867.14
Deposits in trust companies and banks on interest		395,633.32
Agents' balances, representing business written subsequent to Oct. 1, last		669,995.91
Agents' balances, representing business written prior to Oct, 1, last		17,651.92
Total ledger assets	$	8,454,603.67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	35,920.95	
Interest due and accrued on bonds		44,014.84	
Interest due and accrued on collateral loans		1,472.19	
Rents due and accrued on company's property or lease		990.32	$ 82,398.30
Market value of bonds and stocks over book value			22,941.27
Other non-ledger assets			4,085.72
Gross assets			$ 8,564,028.96

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$	10,885.00	
Agents' balances, representing business written prior to Oct. 1, last		17,651.92	
Real estate		5,747.71	$ 34,284.63
Total admitted assets			$ 8,529,744.33

LIABILITIES.

Gross losses adjusted and unpaid	$	124,102.09	
Gross claims for losses in process of adjustment or in suspense		201,404.50	
Gross claims for losses resisted		43,155.38	
Total	$	368,661.97	
Deduct reinsurance due or accrued		45,786.71	
Net amount of unpaid losses and claims			$ 322,875.26
Unearned premiums on outstanding risks			3,440,338.93
Reclaimable on perpetual fire insurance policies being 90 and 95 per cent. of premium or deposit received			1,663,528.01

State, county and municipal taxes, due or accrued		32,585.00
Total of all liabilities except capital		$ 5,459,327.20
Capital actually paid up in cash	$ 750,000.00	
Surplus over all liabilities	2,320,417.13	
Surplus as regards policy holders		3,070,417.13
Total liabilities		$ 8,529,744.33

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$594,524,172.00	$ 6,876,197.96
Written during the year	483,480,534.00	5,660,444.29
Total	$1,078,004,706.00	$ 12,536,642.25
Expired and terminated	429,128,892.00	5,324,766.19
In force at end of the year	$648,875,814.00	$ 7,211,876.06
Deduct amount reinsured	54,070,976.00	634,540.83
Net amount in force	$954,804,838.00	$ 6,577,335.23

Perpetual risks not included above $80,257,967.00; premiums on same, $1,819,075.66.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 87,186,890.00
Total losses (less reinsurance) paid from organization of the company	50,225,055.00
Cash dividends declared since the company commenced business	8,029,762.00
Largest gross aggregate amount insured in any one hazard	450,000.00
Largest net aggregate amount insured in any one hazard	40,000.00
Fire losses (less reinsurance) incurred during the year	2,105,507.00
Par value of the company's stock owned by the directors	47,100.00
Amount loaned to stockholders not officers	500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,141,780.00 cancelled and reinsured	$ 3,395,952.00
Gross premiums, (less paid for reinsurance, $3,109.89; and less return premiums, $11,884.15)	63,635.16
Losses paid (less losses reinsured in other companies)	28,661.68
Losses incurred (less losses reinsured in other companes)	25,763.60

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 6, 1863; Commenced Business, June 18, 1863.

WILLIAM J. DUTTON, President. LOUIS WEINMANN, Secretary.

Cash Capital, $1,500,000.00.

INCOME.

	Fire.	Marine.
Gross Premiums	$ 4,542,255.44	$ 3,078,478.14

Deduct gross reinsurance or return premiums	1,273,503.75	1,702,117.92	
Total premiums (other than perpetual)	$ 3,268,751.69	$ 1,376,360.22	$ 4,645,111.91
Gross interest on mortgage loans.....		21,820.41	
Gross interest on collateral loans		10,531.49	
Gross interest on bonds and dividends on stocks		190,520.88	
Gross interest on deposits in trust companies and banks		11,752.97	
Gross interest from all other sources.....		3,211.57	
Gross rents, including $11,028.00 for company's occupancy of its own buildings.....		12,156.50	249,993.82
Gross profit on sale or maturity of real estate, $647.52; bonds, $15,000.00; stocks, $37,739.64.....			53,387.16
Total income			$ 4,948,492.89
Ledger assets December 31, 1908.....			6,509,393.16
Total			$ 11,457,886.05

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 1,775,538.73	$ 1,719,846.29	
Deduct salvage or reinsurance	265,273.19	1,022,376.44	
Net amount paid policy holders for losses	$ 1,510,265.54	$ 697,469.85	$ 2,207,735.39
Expenses of adjustment and settlement of losses.....			39,948.10
Commissions or brokerage.....			730,257.55
Allowances to local agencies for miscellaneous agency expenses....			16,006.80
Salaries, $222,204.38; and expenses, $78,391.99 of special and general agents			300,596.37
Salaries, fees and other charges of officers, directors, trustees and home office employes			196,977.32
Rents, including $11,028.00 for company's occupancy of its own buildings			29,721.29
Advertising, $26,071.78: printing and stationery, $29,179.79.....			55,251.57
Postage, telegrams, telephone and express.....			33,887.43
Legal expenses			4,752.21
Furniture and fixtures			5,074.43
Maps, including corrections.....			10,376.09
Underwriters' boards and tariff associations.....			58,369.51
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			10,362.72
Inspections and surveys			19,377.92
Repairs and expenses (other than taxes) on real estate.....			37,677.04
Taxes on real estate			7,989.39
State taxes on premiums			76,039.88
Insurance department licenses and fees.....			27,177.43
All other licenses, fees and taxes.....			3,602.93
Other disbursements			15,150.79
Interest and dividends to stockholders.....			155,000.00
Agents' balances charged off.....			11,833.00
Gross loss on sale or maturity of bonds.....			39,754.20
Total disbursements			$ 4,092,919.41
Balance			$ 7,364,966.64

LEDGER ASSETS.

Book vale of real estate		$ 557,442.39
Mortgage loans on real estate		472,130.00
Loans secured by collateral		233,450.00
Book value of bonds and stocks		4,526,510.12
Cash in company's office		14,179.57
Deposits in trust companies and banks not on interest		96,056.33
Deposits in trust companies and banks on interest		455,640.43
Agents' balances, representing business written subsequent to Oct. 1, last		866,363.70
Agents' balances, representing business written prior to Oct, 1, last		32,753.49
Bills receivable taken for marine and inland risks		25,852.79
Other ledger assets		84,587.82
Total ledger assets		$ 7,364,966.64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,763.00	
Interest due and accrued on bonds	63,970.58	
Interest due and accrued on collateral loans	347.36	$ 66,080.94
Market value of bonds and stocks over book value		33,107.66
Gross assets		$ 7,464,155.24

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct, 1, last	$ 32,753.49
Total admitted assets	$ 7,431,401.75

LIABILITIES.

Gross losses adjusted and unpaid	$ 27,693.14	
Gross claims for losses in process of adjustment or in suspense	$ 509,610.92	
Gross claims for losses resisted	45,330.15	
Total	$ 582,634.21	
Deduct reinsurance due or accrued	199,605.62	
Net amount of unpaid losses and claims		$ 383,028.59
Unearned premiums on outstanding risks		3,180,066.25
Salaries and other miscellaneous expense due or accrued		8,000.00
State, county and municipal taxes, due or accrued		95,000.00
Commissions and other charges due or to become due to agents and broker		175,450.00
All other liabilities		75 000.00
Total of all liabilities except capital		$ 3,916,544.84
Capital actually paid up in cash	$ 1,500,000.00	
Surplus over all liabilities	2,014,856.91	
Surplus as regards policy holders		3,514,856.91
Total liabilities		$ 7,431,401.75

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine.	Gross Premiums.
In force Dec. 31, 1908.	$442,841,289.00	$ 5,560,007.17	$ 53,187,629.00	$1,502,469.84
Written during the year	360,355,636.00	4,542,255.44	430,393,006.00	3,078,478.14
Total	$803,196,925.00	$10,102,262.61	$483,580,635.00	$4,580,947.98
Expired and terminated	318,953,228.00	4,091,065.70	424,225,754.00	2,824,304.45
In force at end of the year	$484,243,697.00	$6,011,196.91	$ 59,354,881.00	$1,756,643.53
Deduct amount reinsured	49,949,395.00	670,072.37	27,262,697.00	921,034.17
Net amount in force	$434,294,302.00	$5,341,124.54	$ 32,092,184.00	$ 835,609.36

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 70,393,326.96
Total losses (less reinsurance) paid from organization of the company	42,027,469.75
Cash dividends declared since the company commenced business	4,191,000.00
Largest gross aggregate amount insured in any one hazard	125,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	1,464,082.26
Ocean marine losses incurred during the year	708,195.28
Par value of the company's stock owned by the directors	98,000.00
Amount loaned to stockholders not officers	5,000.00
Amount to stockholders not officers	4,100.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	Marine.
Risks written, less $166,422.53 cancelled and reinsured	$ 1,420,231.56	$ 22,542.00
Gross premiums, (less paid for reinsurance, $4.63, and less return premiums, $2,561.47)	19,157.26	480.53
Losses paid (less losses reinsured in other companies)	13,844.54	174.10
Losses incurred (less losses reinsured in other companies)	12,075.47	174.10

FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

Incorporated December 3, 1855; Commenced Business, December 3, 1855.

DANIEL H. DUNHAM, President. A. H. HASSINGER, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 2,466,183.54	
Deduct gross reinsurance or return premiums	582,136.29	
Total premiums (other than perpetual)	$ 1,884,047.25	$ 1,884,047.25
Gross interest on mortgage loans	120,011.53	

Gross interest on bonds and dividends on stocks..	139,511.34	
Gross interest on deposits in trust companies and banks	1,450.69	
Gross rents, including $1,000.00 for company's occupancy of its own buildings	5,648.64	$ 269,322.20
Gross increase, by adjustment, in book value of stocks		9,000.00
Total income		$ 2,162,369.45
Ledger assets December 31, 1908		4,383,169.59
Total		6,545,539.04

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 923,255.10	
Deduct salvage, $4,148.59; reinsurance, $90,073.35	94,221.94	
Net amount paid policy holders for losses	$ 829,033.16	$ 829.033.16
Expenses of adjustment and settlement of losses		16,294.52
Commissions or brokerage		474,909.76
Salaries, $15,075.00; and expenses, $19,342.07 of special and general agents		34,417.07
Salaries, fees and other charges of officers, directors, trustees and home office employes		53,525.41
Rents		2,860.00
Advertising, printing and stationery		14,011.31
Postage, telegrams, telephone and express		10,307.97
Legal expenses		934.55
Furniture and fixtures		687.22
Maps, including corrections		3,672.05
Underwriters' boards and tariff associations		15,657.61
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		17,914.94
Inspections and surveys		4,911.14
Repairs and expenses (other than taxes) on real estate		195.96
Taxes on real estate		7,542.80
State taxes on premiums		26,923.67
Insurance department licenses and fees		7,970.04
All other licenses, fees and taxes		3,360.95
Interest and dividends to stockholders		160,000.00
Agents' balances charged off		10.03
Gross loss on sale or maturity of real estate		1,246.16
Gross decrease, by adjustment, in book value of bonds		9,978.13
Total disbursements		$ 1,696,364.45
Balance		$ 4,849,174.59

LEDGER ASSETS.

Book value of real estate	$ 212,245.90
Mortgage loans on real estate	2,481,325.00
Book value of bonds and stocks	1,696,750.00
Cash in company's office	9,188.08
Deposits in trust companies and banks not on interest	192,303.44
Deposits in trust companies and banks on interest	257,345.75
Agents' balances, representing business written subsequent to Oct. 1, last	16.42
Total ledger assets	$ 4,849,174.59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages		$ 33,053.88
Market value of bonds and stocks over book value		827,868.00
Other non-ledger assets		5,007.74
Gross assets		$ 5,715,104.21

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last		16.42
Total admitted assets		$ 5,715,087.79

LIABILITIES.

Gross losses adjusted and unpaid (due $32,648.68, not yet due $11,133.73)	$ 43,782.41	
Gross claims for losses in process of adjustment or in suspense	161,042.43	
Gross claims for losses resisted	18,058.60	
Total	$ 222,883.44	
Deduct reinsurance due or accrued	26,651.26	
Net amount of unpaid losses and claims		$ 196,232.18
Unearned premiums on outstanding risks		1,755,910.95
Salaries and other miscellaneous expenses due or accrued		500.00
State, county and municipal taxes, due or accrued		20,303.04
Principal unpaid on script or certificates of profits authorized or ordered to be redeemed		2,359.89
Total of all liabilities except capital		$ 1,975,306.06
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,739,781.73	
Surplus as regards policy holders		3,739,781.73
Total liabilities		$ 5,715,087.79

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$328,027,069.00	$ 3,287,829.68
Written during the year	171,549,552.00	2,466,183.54
Total	$499,621,621.00	$ 5,754,013.22
Expired and terminated	150,624,084.00	2,238,771.94
In force at end of the year	$348,997,537.00	$ 3,515,241.28
Deduct amount reinsured	21,689,714.00	177,029.76
Net amount in force	$327,307,823.00	$ 3,338,211.52

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 19,932,937.16
Total losses (less reinsurance) paid from organization of the company	9,073,136.12

Cash dividends declared since the company commenced business....	3,150,500.00
Stock dividends declared since the company commenced business..	850,000.00
Largest gross aggregate amount insured in any one hazard.....	100,000.00
Largest net aggregate amount insured in any one hazard.....	100,000.00
Fire losses (less reinsurance) incurred during the year.....	893,832.76
Inland marine losses incurred during the year.....	150,600.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $65,100.00 cancelled and reinsured.....	$ 618,235.00
Gross premiums, (less return premiums, $1,876.55).....	9,159.02
Losses paid (less losses reinsured in other companies).....	3,675.77
Losses incurred (less losses reinsured in other companies).....	3,133.27

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 22, 1829; Commenced Business, June, 1829.

ALFRED E. DUNCAN, President. ERZA T. CRESSON, Secretary.

Cash Capital, $400,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 1,323,704.23	
Deduct gross reinsurance, or return premiums..	234,524.30	
Total premiums (other than perpetual)	$ 1,089,179.93	$ 1,089,179.93
Deposit premiums on perpetual risks (gross).....		12,717.95
Gross interest on mortgage loans.....	2,675.94	
Gross interest on bonds and dividends on stocks..	93,295.77	
Gross interest on deposits in trust companies and banks	1,797.81	
Gross rents, including $6,000.00 for company's occupancy of its own buildings	9,491.13	107,260.65
From other sources		2,625.24
From agents' balances previously charged off.....		291.94
Gross profit or sale or maturity of bonds		3,051.20
Total income		$ 1,215,126.91
Ledger assets December 31, 1908.....		2,722,936.50
Total		$ 3,938,063.41

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 532,257.23	
Deduct salvage $10,573.82, or reinsurance, $20,395.03	30,968.85	
Net amount paid policy holders for losses...	$ 501,288.38	$ 501,288.38
Expenses of adjustment and settlement of losses.....		7,899.58
Commissions or brokerage		254,433.39
Allowances to local agencies for miscellaneous agency expenses....		5,811.40

Salaries, $29,057.75; and expenses, $21,305.21 of special and general agents		50,363.14
Salaries, fees and other charges of officers, directors, trustees and home office employes		65,444.91
Rents, including $6,000.00 for company's occupancy of its own buildings		8,887.29
Advertising, $5,482.70; printing and stationery, $8,811.36		14,294.06
Postage, telegrams, telephone and express		10,126.05
Legal expenses		786.10
Furniture and fixtures		147.00
Maps, including corrections		9,302.50
Underwriters' boards and tariff associations		12,538.58
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,326.36
Inspections and surveys		4,236.36
Repairs and expenses (other than taxes) on real estate		5,484.11
Taxes on real estate		2,690.94
State taxes on premiums		20,543.10
Insurance department licenses and fees		6,783.15
All other licenses fees and taxes		4,462.46
Other disbursements		6,094.03
Deposit premiums returned		32,596.05
Interest and dividends to stockholders		48,000.00
Gross loss on sale or maturity of real estate		8,049.62
Gross decrease, by adjustment, in book value of bonds		7,187.50
Total disbursements		$ 1,090,776.06
Balance		$ 2,847,287.35

LEDGER ASSETS.

Book value of real estate	$ 165,890.26
Mortgage loans on real estate	42,135.00
Book value of bonds and stocks	2,465,239.14
Cash in company's office	1,342.49
Deposits in trust companies and banks on interest	70,310.37
Agents' balances, representing business written subsequent to Oct. 1, 1909	100,381.24
Agents' balances, representing business written prior to Oct. 1, 1909	1,988.85
Total ledger assets	$ 2,847,287.35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 692.02
Market value of real estate over book value	14,109.74
Market value of bonds and stocks over book value	12,725.86
Other non-ledger assets	96,613.92
Gross assets	$ 2,971,428.89

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 1,988.85	
Book value of ledger assets over market value	560.00	$ 2,548.85
Total admitted assets		$ 2,968,880.04

LIABILITIES.

Gross losses adjusted and unpaid	$ 4,301.20	
Gross claims for losses in process of adjustment or in suspense	101,410.35	
Gross claims for losses resisted	3,596.10	
Total	$ 109,307.65	
Deduct reinsurance due or accrued	5,053.90	
Net amount of unpaid losses and claims		$ 104,253.75
Unearned premiums on outstanding risks		988,582.93
Reclaimable on perpetual fire insurance policies being 95 per cent. of premiums or deposit received		759,217.16
State, county and municipal taxes, due or accrued		20,900.86
Return premiums		5,500.00
Total of all liabilities except capital		$ 1,878,454.70
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	690,425.34	
Surplus as regards policy holders		1,090,425.34
Total liabilities		$ 2,968,880.04

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$145,595,278.00	$ 1,717,525.66
Written during the year	123,280,468.00	1,442,951.01
Total	$268,875,746.00	$ 3,160,476.67
Expired and terminated	93,947,148.00	1,180,653.00
In force at end of the year	$174,928,598.00	$ 1,979,823.67
Deduct amount reinsured	5,686,820.00	65,553.14
Net amount in force	$169,241,778.00	$ 1,914,270.53

Perpetual risks not included above, $39,899,485.00; premiums on same, $829,397.11.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 38,043,772.54
Total losses (less reinsurance) paid from organization of the company	22,573,701.87
Cash dividends declared since the company commenced business	6,391,000.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	509,293.53
Par value of the company's stock owned by the directors	81,875.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $138,821.00 cancelled and reinsured	$ 820,842.28
Gross premiums, (less paid for reinsurance, $2,167.05; and less return premiums, $13,602.00)	11,709.93
Losses paid (less losses reinsured in other companies)	1,149.84
Losses incurred (less losses reinsured in other companies)	3,542.85

FRANKLIN INSURANCE COMPANY.

WHEELING, W. VA.

Incorporated January 31, 1883; Commenced Business March 1, 1883.

J. N. VANCE, President. ALFRED PAULL, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 185,107.26	
Deduct gross reinsurance, or return premiums	54,167.05	
Total premiums (other than perpetual)	$ 130,940.21	$ 130,940.21
Gross interest on mortgage loans	1,625.00	
Gross interest on collateral loans	18.75	
Gross interest on bonds and dividends on stocks	17,572.09	
Gross interest from all other sources	418.32	19,634.16
Gross profit on sale or maturity of bonds		1,843.75
Total income		$ 152,418.12
Ledger assets December 31, 1908		430,070.87
Total		$ 582,488.99

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 59,447.75	
Deduct salvage, or reinsurance	6,919.93	
Net amount paid policy holders for losses	$ 52,527.82	$ 52,527.82
Expenses of adjustment and settlement of losses		398.41
Commissions or brokerage		28,576.15
Salaries and expenses of special and general agents		379.45
Salaries, fees and other charges of officers, directors, trustees and home office employes		6,567.50
Rents		709.92
Advertising, $204.98; printing and stationery, $813.92		1,018.90
Postage, telegrams, telephone and express		536.73
Legal expenses		129.44
Furniture and fixtures		38.00
Maps, including corrections		83.05
Underwriters' boards and tariff associations		61.55
State taxes on premiums		359.61
Insurance department licenses and fees		772.23
All other licenses, fees and taxes		1,289.86
Other disbursements		326.22
Total disbursements		$ 93,774.84
Balance		$ 488,714.15

LEDGER ASSETS.

Mortgage loans on real estate	$ 31,000.00
Book value of bonds and stocks	435,582.10
Cash in company's office	2,095.10
Deposits in trust companies and banks not on interest	4,117.13

Agents' balances, representing business written subsequent to Oct. 1, last		13,452.88
Agents' balances, representing business written prior to Oct. 1, last		2,466.94
Total ledger assets		$ 488,714.15

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, reprecsenting business written prior to Oct. 1, last	$ 2,466.94	
Book value of ledger assets over market value..	4,772.10	7,239.04
Total admitted assets		$ 481,475.11

LIABILITIES.

Gross losses adjusted and unpaid	$ 1,675.00	
Gross claims for losses in process of adjustment or in suspense	15,818.46	
Total	$ 17,493.46	
Deduct reinsurance due or accrued	4,125.37	
Net amount unpaid losses and claims		$ 13,368.09
Unearned premiums on outstanding risks		99,918.70
Total of all liabilities except capital		$ 113,286.79
Capital actually paid up in cash	200,000.00	
Surplus over all liabilities	168,188.32	
Surplus as regards policy holders		368,188.32
Total liabilities		$ 481,475.11

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 13,844,287.00	$ 198,945.03
Written during the year	14,218,040.00	185,107.26
Total	$ 28,062,327.00	$ 384,052.29
Expired and terminated	10,705,129.00	158,937.90
In force at end of the year	$ 17,357,198.00	$ 225,114.39
Deduct amount reinsured	1,822,203.00	32,252.62
Net amount in force	$ 15,534,995.00	$ 192,861.77

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,021,034.77
Total losses (less reinsurance) paid from organization of the company	1,027,219.62
Cash dividends declared since the company commenced business..	108,000.00
Largest gross aggregate amount insured in any one hazard	15,000.00
Largest net aggregate amount insured in any one hazard	7,500.00
Fire losses (less reinsurance) incurred during the year	57,206.84
Par value of the company's stock owned by the directors	20,700.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

		Fire.
Risks written, less $1,474,136 cancelled and reinsured	$	2,958.503
Gross premiums, (less paid for reinsurance, $11,875 02; and less return premiums, $13,111 32)		51,352 42
Losses paid (less losses reinsured in other companies)		25,958.26
Losses incurred (less losses reinsured in other companies)		27,408.67

GEORGIA HOME INSURANCE COMPANY.

COLUMBUS, GEORGIA.

Incorporated 1859; Commenced Business, 1859.

RHODES BROWNE, President. WILLIAM C. COART, Secretary.

Cash Capital, $300,000.

INCOME.

		Fire.		
Gross premiums	$	1,169,855.73		
Deduct gross reinsurance or return premiums		423,257.94		
Total premiums (other than perpetual)	$	746,597.79	$	746,597.79
Gross interest on mortgage loans		9,199.94		
Gross interest on collateral loans		1,884.98		
Gross interest on bonds and dividends on stocks		28,558.64		
Gross interest on deposits in trust companies and banks		229.03		
Gross interest from all other sources		1,454.32		
Gross rents, including company's occupancy of its own buildings		8,967.85		50,294.76
Gross profit on sale or maturity of real estate, $5,000; bonds, $69.20				5,069.20
Gross increase, by adjustment, in book value of real estate, $15,500; bonds, $380; stocks, $6,245				22,125.00
Total income			$	824,086.75
Ledger assets December 31, 1908				1,224,310.19
Total			$	2,048,396.94

DISBURSEMENTS.

Gross amount paid policy holders for losses	$	519,801.88		
Deduct salvage or reinsurance		91,283.33		
Net amount paid policy holders for losses	$	428,518.55	$	428,518.55
Expenses of adjustment and settlement of losses				7,059.72
Commissions or brokerage				156,125.33
Allowance to local agencies for miscellaneous agency expenses				9,711.06
Salaries, $18,820; and expenses, $16,475.41 of special and general agents				35,295.41
Salaries, fees and other charges of officers, directors, trustees and home office employes				41,247.75
Rents, including $1800.00 for company's occupancy of its own buildings				1,800.00
Advertising, $3,347.09; printing and stationery, $3,630.44				6,977.53

Postage, telegrams, telephone and express	4,898.51
Legal expenses	2,219.83
Furniture and fixtures	875.23
Maps, including corrections	2,564.14
Underwriters' boards and tariff associations	11,331.92
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,201.70
Inspections and surveys	224.96
Repairs and expenses (other than taxes) on real estate	352.32
Taxes on real estate	1,482.00
State taxes on premiums	13,730.99
Insurance department licenses and fees	4,388.90
All other licenses, fees and taxes	16,980.24
Other disbursements	36,555.99
Interest and dividends to stockholders	30,000.00
Gross decrease, by adjustment, in book value; bonds, $1,233; stocks, $5,435	6,668.00
Total disbursements	$ 820,210.08
Balance	$ 1,228,186.86

LEDGER ASSETS.

Book value of real estate	$ 122,500.00
Mortgage loans on real estate	140,293.50
Loans secured by collateral	44,600.00
Book value of bonds and stocks	675,658.90
Cash in company's office	12,074.25
Deposits in trust companies and banks not on interest	50,999.73
Agents' balances, representing business written subsequent to Oct. 1, last	151,303.48
Agents' balances, representing business written prior to Oct. 1, last	1,105.88
Other ledger assets	29,651.17
Total ledger assets	$ 1,228,186.86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,480.60	
Interest due and accrued on collateral loans	353.26	2,833.86
Gross assets		$ 1,231,020.72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	1,105.88	
Loans on personal security	25,937.92	
Book value of ledger assets over market value	2,961.29	30,005.09
Total admitted assets		$ 1,201,015.63

LIABILITIES.

Gross losses adjusted and unpaid	$ 40,087.58
Gross claims for losses in process of adjustment or in suspense	71,120.77

Gross claims for losses resisted	2,504.17	
Total	$ 113,712.52	
Deduct reinsurance due or accrued	21,918.68	
Net amount of unpaid losses and claims		$ 91,793.84
Unearned premiums on outstanding risks		635,520.81
Cash dividends remaining unpaid to stockholders		180.00
State, county and municipal taxes, due or accrued		10,000.00
Total of all liabilities except capital		$ 737,494.65
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	163,520.98	
Surplus as regards policy holders		463,520.98
Total liabilities		$ 1,201,015.63

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 95,493,612.00	$ 1,323,843.57
Written during the year	70,055,857.00	1,169,855.73
Total	$165,549,469.00	$ 2,493,699.30
Expired and terminated	58,711,589.00	1,037,159.48
In force at end of the year	$106,837,880.00	$ 1,456,539.82
Deduct amount reinsured	15,451,752.00	219,272.02
Net amount in force	$ 91,386,128.00	$ 1,237,267.80

ANSWERS TO GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard	50,000.00
Largest net aggregate amount insured in any one hazard	15.000.00
Fire losses (less reinsurance) incurred during the year	443,920.02
Par value of the company's stock owned by the directors	16,300.00
Amount loaned to stockholders or other officers	15,200.00
Amount to stockholders not officers	46,375.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $545,989 cancelled and reinsured	$ 1,478,189.00
Gross premiums, (less paid for reinsurance, $5,489.45; and less return premiums, $5,485.91)	21,847.61
Losses paid (less losses reinsured in other companies)	7,709.09
Losses incurred (less losses reinsured in other companies)	7,856.12

GERMAN ALLIANCE INSURANCE COMPANY

NEW YORK CITY.

Incorporated February, 1897; Commenced Business, February 8, 1897.

WILLIAM N. KREAMER,, President: CHARLES G. SMITH, Secretary.

Cash Capital, $400,000.

INCOME.

	Fire.
Gross premiums	$ 2,940,765.88

Deduct gross reinsurance or return premiums ..	2,382,591.48	
Total premiums (other than perpetual)	$ 558,174.40	$ 558,174.40
Gross interest on mortgage loans.....	2,780.00	
Gross interest on bonds and dividends on stocks	47,466.39	
Gross interest on deposits in trust companies and banks	574.26	
		50,820.65
Gross profit on sale or maturity of bonds, $1,375.00; stocks, $2,331.29		3,706.29
Total income		$ 612,701.34
Ledger assets December 31, 1908		1,536,121.89
Total		2,148,823.23

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 1,281,723.73	
Deduct salvage, fire, $2,864.90; reinsurance, fire, $1,017,918.61	1,020,783.51	
Net amount paid policy holders for losses	$ 260,940.22	$ 260,940.22
Expenses of adjustment and settlement of losses		4,918.20
Commissions or brokerage		147,954.19
Salaries, fees and other charges of officers, directors, trustees and home office employes		2,764.00
Postage, telegrams, telephone and express.....		16.77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,587.38
State taxes on premiums		9,139.07
Insurance department licenses and fees		2,518.89
All other licenses, fees and taxes		1,436.48
Interest and dividends to stockholders		48,000.00
Gross loss on sale or maturity of stocks, $10,892.00.....		10,892.00
Total disbursements		$ 492,167.30
Balance		$ 1,656,655.93

LEDGER ASSETS.

Mortgage loans on real estate	58,000.00
Book value of bonds and stocks	1,422,107.30
Cash in company's office	200.00
Deposits in trust companies and banks on interest	30,081.33
Agents' balances, representing business written subsequent to Oct. 1, last	146,267.30
Total ledger assets	$ 1,656,655.93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 372.00	
Interest due and accrued on bonds	6,520.50	
		6,892.50
Gross assets		$ 1,663,548.43

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value..	$ 71,881.30	$ 71,881.30
Total admitted assets		$ 1,591,667.13

LIABILITIES.

Gross losses adjusted and unpaid not yet due, $22,352.76	$ 22,352.76	
Gross claims for losses in process of adjustment or in suspense	229,064.00	
Gross claims for losses resisted	22,850.00	
Total	274,266.76	
Deduct reinsurance due or accrued	196,180.00	
Net amount of unpaid losses and claims		$ 78,086.76
Unearned premiums on outstanding risks		429,411.73
State, county and municipal taxes, due or accrued		10,000.00
Commissions and other charges due or to become due to agents and broker		43,337.73
Total of all liabilities except capital		$ 560,836.22
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	630,830.91	
Surplus as regards policy holders		1,030,830.91
Total liabilities		$ 1,591,667.13

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$288,988,769.00	$ 3,118,049.03
Written during the year	266,038,448.00	2,940,765.88
Total	$555,027,217.00	$ 6,058,814.91
Expired and terminated	205,602,939.00	2,377,951.37
In force at end of the year	$349,278.00	$ 3,680,863.54
Deduct amount reinsured	268,939,691.00	2,848,400.59
Net amount in force	$ 80,484,587.00	$ 832,462.95

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 5,294,830.77
Total losses (less reinsurance) paid from organization of the company	3,055,202.57
Cash dividends declared since the company commenced business	360,000.00
Largest gross aggregate amount insured in any one hazard	75,000.00
Largest net aggregate amount insured in any one hazard	75,000.00
Fire losses (less reinsurance) incurred during the year	262,419.02
Par value of the company's stock owned by the directors	58,400.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,618,596 cancelled and reinsured	$ 199,975.00
Gross premiums, (less paid for reinsurance, $20,443.77; and less return premiums, $5,795.50)	3,618.31
Losses paid (less losses reinsured in other companies)	1,473.93
Losses incurred (less losses reinsured in other companies)	1,429.93

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1872; Commenced Business, March 7, 1872.

WILLIAM N. KREAMER, President. CHARLES G. SMITH, Secretary.

Cash Capital, $1,500,000.

INCOME.

	Fire.	
Gross premiums	$ 11,131,783.99	
Deduct gross reinsurance or return premiums	4,245,482.48	
Total premiums (other than perpetual)	$ 6,886,301.51	$ 6,886,301.51
Gross interest on mortgage loans	7,930.00	
Gross interest on bonds and dividends on stocks	494,872.81	
Gross interest on deposits in trust companies and banks	8,508.51	
Gross interest from all other sources	637.90	
Gross rents, including $48,000 for company's occupancy of its own buildings	113,689.26	625,638.48
From other sources		304.50
From agents' balances previously charged off		70.17
Gross profit on sale or maturity of bonds, $4,430.38; stocks, $24,585.49		29,015.87
Total income		$ 7,541,330.53
Ledger assets December 31, 1909		15,548,587.96
Total		$ 23,089,918.49

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 4,458,881.74	
Deduct salvage or reinsurance	1,151,877.69	
Net amount paid policy holders for losses	$ 3,307,004.05	$ 3,307,004.05
Expenses of adjustment and settlement of losses		94,460.88
Commissions or brokerage		1,233,802.83
Allowances to local agencies for miscellaneous agency expenses		972.13
Salaries, $244,027.59; and expenses, $93,754.03 of special and general agents		337,781.62
Salaries, fees and other charges of officers, directors, trustees and home office employes		265,957.60
Rents, including $48,000 for company's occupancy of its own buildings		62,587.74
Advertising, $20,451.45; printing and stationery, $58,954.46		79,405.91
Postage, telegrams, telephone and express		68,857.41
Legal expenses		4,067.88
Furniture and fixtures		11,244.48
Maps, including corrections		16,124.67
Underwriters' boards and tariff associations		71,615.84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		43,905.70
Inspections and surveys		44,238.50
Repairs and expenses (other than taxes) on real estate		51,477.33
Taxes on real estate		19,125.54
State taxes on premiums		111,851.84
Insurance department licenses and fees		26,891.05

All other licenses, fees and taxes		17,580.97
Other disbursements		17,668.25
Interest and dividends to stockholders		450,000.00
Agents' balances charged off		1,360.69
Gross loss on sale or maturity of bonds, $11,216.16; stocks, $79,017.31		90,233.47
Total disbursements		$ 6,428,216.38
Balance		$ 16,661,702.11

LEDGER ASSETS.

Book value of real estate		$ 1,837,389.65
Mortgage loans on real estate		167,000.00
Book value of bonds and stocks		12,600,904.65
Cash in company's office		50,563.93
Deposits in trust companies and banks not on interest		42,482.71
Deposits in trust companies and banks on interest		612,058.00
Agents' balances, representing business written subsequent to , Oct. 1, last		1,287,944.25
Agents' balances, representing business written prior to Oct. 1, last		33,636.92
Other ledger assets		29,722.00
Total ledger assets		$ 16,661,702.11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,660.00	
Interest due and accrued on bonds	51,974.00	
Interest due and accrued on other assets	2,715.99	
		57,349.99
Market value of bonds and stocks over book value		44,518.97
Gross assets		$ 16,763,571.07

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 29,722.00	
Agents' balances, representing business written prior to Oct. 1, last	33,636.92	
Book value of ledger assets over market value	537,982.62	$ 601,341.54
Total admitted assets		$ 16,162,229.53

LIABILITIES.

Gross losses adjusted and unpaid	$ 106,567.00	
Gross claims for losses in process of adjustment or in suspense	776,686.00	
Gross claims for losses resisted	78,627.00	
Total	$ 961,880.00	
Deduct reinsurance due or accrued	252,981.52	
Net amount of unpaid losses and claims		$ 708,898.48
Unearned premiums on outstanding risks		6,995,322.28
Salaries and other miscellaneous expenses due or accrued		24,370.25
State, county and municipal taxes, due or accrued		125,000.00

Commissions and other charges due or to become due to agents and broker		39,978.54
Return premiums		328,448.77
Total of all liabilities except capital		$ 8,222,018.32
Capital actually paid up in cash	$ 1,500,000.00	
Surplus over all liabilities	6,440,211.21	
Surplus as regards policy holders		7,940,211.21
Total liabilities		$ 16,162,229.53

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 1,606,530,059.00	$ 15,262,295.59
Written during the year	1,134,324,005.00	11,131,783.99
Total	$ 2,740,854,064.00	$ 26,394,079.58
Expired and terminated	1,058,504,333.00	10,512,847.59
In force at end of the year	$ 1,682,349,731.00	$ 15,881,231.99
Deduct amount reinsured	352,267,368.00	2,441,773.13
Net amount in force	$ 1,330,082,363.00	$ 13,439,458.86

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$107,285,966.01
Total losses (less reinsurance) paid from organization of the company	57,764,709.73
Cash dividends declared since the company commenced business	8,415,000.00
Largest gross aggregate amount insured in any one hazard	500,000.00
Largest net aggregate amount insured in any one hazard	154,500.00
Fire losses (less reinsurance) incurred during the year	3,405,858.29
Par value of the company's stock owned by the directors	231,100.00
Guaranty surplus fund	750,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,620,621 cancelled and reinsured	$ 4,910,008.00
Gross premiums, (less paid for reinsurance, $10,199.02; and less return premiums, $13,927.73)	79,502.13
Losses paid (less losses reinsured in other companies)	35,214.77
Losses incurred (less losses reinsured in other companies)	33,484.77

GERMAN AMERICAN INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated March 11th, 1873; Commenced Business, June 2nd, 1873.

JNO. H. AUFDERHEID, President. W. J. PATTERSON, Secretary.

Cash Capital, $200,000.

INCOME.

	Fire.
Gross premiums	$211,644.12

Deduct gross reinsurance or return premiums..	45,146.44	
Total premiums (other than perpetual)	$ 166,497.68	$ 166,197.68
Gross interest on mortgage loans.....	20,649.50	
Gross interest on bonds and dividends on stocks	780.00	
Gross interest on deposits in trust companies and banks	442.20	
Gross interest from all other sources	29.47	
Gross rents	157.52	22,058.69
From other sources		$ 50,000.00
Total income		$ 238,556.37
Ledger assets December 31, 1908		419,666.27
Increase of capital during the year.....		100,000.00
Total		$ 758,222.64

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 84,254.74	
Deduct salvage, or reinsurance	6,575.23	
Net amount paid policy holders for losses	$ 77,679.51	$ 77,679.51
Expenses of adjustment and settlement of losses.....		982.84
Commissions or brokerage		40,185.30
Salaries, and expenses of special and general agents.....		12,143.00
Salaries, fees and other charges of officers, directors, trustees and home office employes		2,275.00
Rents		1,138.87
Advertising, printing and stationery		404.33
Postage, telegrams, telephone and express.....		350.00
Maps, including corrections		131.20
Underwriters' boards and tariff associations.....		1,549.83
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		673.10
Inspections and surveys.....		201.35
Repairs and expenses (other than taxes) on real estate.....		29.43
Taxes on real estate		89.22
State taxes on premiums		1,843.79
Insurance department licenses and fees		977.45
All other licenses, fees and taxes		1,902.53
Interest and dividends to stockholders		12,000.00
Total disbursements		$ 154,558.75
Balance		$ 603,663.39

LEDGER ASSETS.

Book value of real estate	$ 5,927.00
Mortgage loans on real estate	470,435.00
Loans secured by collateral	24,700.00
Book value of bonds and stocks	14,225.00
Deposits in trust companies and banks not on interest.....	393.37
Deposits in trust companies and banks on interest.....	57,748.76
Agents' balances, representing business written subsequent to Oct. 1, last	23,625.45
Agents' balances, representing business written prior to Oct. 1, last	3,337.69

Bills receivable taken for fire risks		3,271.62
Total ledger assets		$ 603,663.89

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 8,812.40		
Interest due and accrued on bonds	150.00		
Interest due and accrued on collateral loans	163.45		
Interest due and accrued on other assets	579.17		
Rents due and accrued on company's property or lease	100.00	$	9,805.62
Market value of real estate over book value			1,273.00
Market value of bonds and stocks over book value			4,870.00
Gross assets		$	619,611.91

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 3,337.69		
Bills receivable, past due, taken for marine, inland and fire risks	1,061.62		
		$	4,399.31
Total admitted assets		$	615,212.60

LIABILITIES.

Gross losses adjusted and unpaid	$ 1,819.92		
Gross claims for losses in process of adjustment or in suspense	17,724.00		
Total	$ 19,543.92		
Deduct reinsurance due or accrued	2,000.00		
Net amount of unpaid losses and claims		$	17,543.92
Unearned premiums on outstanding risks			133,847.73
Salaries and other miscellaneous expenses due or accrued			51.10
State, county and municipal taxes, due or accrued			1,854.70
Commissions and other charges due or to become due to agents and broker			1,383.78
Return premiums			131.36
Total of all liabilities except capital		$	154,812.59
Capital actually paid up in cash	$ 200,000.00		
Surplus over all liabilities	260,400.01		
Surplus as regards policy holders			460,400.01
Total liabilities		$	615,212.60

RISKS AND PREMIUMS.

	Fire.	Gross	Premiums.
In force December 31, 1908	$21,187,915.00	$	260,364.28
Written during the year	16,201,735.00	$	211,644.12
Total	$ 37,389,650.00	$	472,008.40

Expired and terminated	15,060,550.00	191,579.17
In force at end of the year	$ 22,329,100.00	$ 280,429.23
Deduct amount reinsured	1,799,550.00	22,714.91
Net amount in force	$ 20,529,550.00	$ 257,714.32

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,233,494.47
Total losses (less reinsurance) paid from organization of the company	1,185,617.33
Cash dividends declared since the company commenced business	264,000.00
Largest gross aggregate amount insured in any one hazard	50,000.00
Largest net aggregate amount insured in any one hazard	27,500.00
Fire losses (less reinsurance) incurred during the year	82,201.43
Par value of the company's stock owned by the directors	36,000.00
Amount loaned to directors not officers	14,200.00
Amount to stockholders not officers	26,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $42,950.00, cancelled and reinsured	$ 4,279.17
Gross premiums (less return premiums, $839.71)	7,110.49
Losses paid (less losses reinsured in other companies)	3,257.41
Losses incurred (less losses reinsured in other companie)	3,260.82

GERMAN FIRE INSURANCE COMPANY.

INDIANAPOLIS, IND.

Incorporated March 11, 1896, Commenced Business April 1, 1854.

THEODORE STEIN, President. LORENZ SCHMIDT, Secretary.

Cash Capital, $100,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 440,426.99	
Deduct gross reinsurance, or return premiums	121,058.11	
Total premiums (other than perpetual)	$ 319,368.88	$ 319,368.88
Gross interest on mortgage loans	17,570.56	
Gross interest on collateral loans	75.00	
Gross interest on bonds and dividends on stocks	1,455.16	
Gross interest on deposits in trust companies and banks	2,700.00	
Gross interest from all other sources	669.55	
Gross rents, including $1,800.00 for company's occupancy of its own buildings	7,271.74	29,742.31
From other sources		618.45
From agents' balances previously charged off		73.67
Gross profit on sale or maturity of real estate, $1,747.75; bonds, $57.50		1,805.25
Total income		$ 351,608.56

Ledger assets December 31, 1908		598,150.13
Total		$ 949,758.69

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 182,479.67	
Deduct salvage, or reinsurance	25,051.34	
Net amount paid policy holders for losses	$ 157,428.33	$ 157,428.33
Expenses of adjustment and settlement of losses		5,017.86
Commissions or brokerage		80,976.07
Allowances to local agencies for miscellaneous agency expenses		3,491.70
Salaries, $11,119.93; and expenses, $8,997.60 of special and general agents		20,117.53
Salaries, fees and other charges of officers, directors, trustees and home office employes		32,621.10
Rents, including $1,800.00 for company's occupancy of its own buildings		1,800.00
Advertising, $517.15; printing and stationery, $3,496.23		4,013.38
Postage, telegrams, telephone and express		2,241.45
Legal expenses		584.37
Furniture and fixtures		286.16
Maps, including corrections		885.00
Underwriters' boards and tariff associations		1,527.56
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,108.71
Inspections and surveys		4,161.55
Repairs and expenses (other than taxes) on real estate		2,863.43
Taxes on real estate		1,301.52
State taxes on premiums		3,920.94
Insurance department licenses and fees		2,445.23
All other licenses, fees and taxes		2,648.23
Other disbursements		2,152.86
Interest and dividends to stockholders		9,500.00
Agents' balances charged off		32.36
Gross loss on sale or maturity or real estate		240.70
Total disbursements		$ 342,366.04
Balance		$ 607,392.65

LEDGER ASSETS.

Book value of real estate	$ 84,802.05
Mortgage loans on real estate	339,175.87
Book value of bonds and stocks	12,095.18
Cash in company's office	1,613.04
Deposits in trust companies and banks not on interest	31,779.43
Deposits in trust companies and banks on interest	90,000.00
Agents' balances, representing business written subsequent to October 1, last	45,862.89
Agents' balances, representing business written prior to Oct. 1, last	2,064.19
Total ledger assets	$ 607,392.65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	5,244.12

Interest due and accrued on bonds	118.42	
Rents due and accrued on company's property or lease	150.00	$ 5,512.54
Market value of real estate over book value		7,100.00
Market value of bonds and stocks over book value		241.90
Gross assets		$ 620,247.09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 2,064.19
Total admitted assets	$ 618,182.90

LIABILITIES.

Gross losses adjusted and unpaid	$ 9,781.12	
Gross claims for losses in process of adjustment or in suspense	11,792.38	
Gross claims for losses resisted	1,500.00	
Total	$ 23,073.50	
Deduct reinsurance due or accrued	4,051.75	
Net amount of unpaid losses and claims		$ 19,021.75
Unearned premiums on outstanding risks		347,169.52
Reinsurance premiums		2,289.25
All other liabilities		1,563.16
Total of all liabilities except capital		$ 370,043.68
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	148,139.22	
Surplus as regards policy holders		248,139.22
Total liabilities		$ 618,182.90

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 64,953,215.00	$ 764,940.59
Written during the year	37,602,215.00	440,426.99
Total	$ 102,555,430.00	$ 1,205,367.58
Expired and terminated	35,201,734.00	438,779.23
In force at end of the year	$ 67,353,696.00	$ 766,588.35
Deduct amount reinsured	6,689,570.00	88,461.69
Net amount in force	$ 60,664,126.00	$ 678,126.66

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 3,091,391.18
Total losses (less reinsurance) paid from organization of the company	1,409,387.80
Cash dividends declared since the company commenced business	108,737.16
Largest gross aggregate amount insured in any one hazard	10,000.00
Largest net aggregate amount insured in any one hazard	7,500.00

Fire losses (less reinsurance) incurred during the year.....	157,070.54
Par value of the company's stock owned by the directors.....	84,100.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $88,650.00 cancelled and reinsured..... $	152,895.00
Gross premiums, (less paid for reinsurance, $21.17; and less return premiums, $1,060.40).....	2,564.24
Losses paid (less losses reinsured in other companies).....	1,924.08
Losses incurred (less losses reinsured in other companies).....	1,434.23

GERMAN FIRE INSURANCE COMPANY.

PEORIA, ILL.

Incorporated, 1876: Commenced Business, 1876.

BERNARD CREMER, President. CHARLES CREMER, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums ..... $	653,157.01	
Deduct gross reinsurance, or return premiums..	191,251.44	
Total premiums (other than perpetual)..... $	461,905.57	$ 461,905.57
Gross interest on mortgage loans.....	7,966.23	
Gross interest on collateral loans	228.42	
Gross interest on bonds and dividends on stocks..	10,303.50	
Gross interest on deposits in trust companies and banks	443.82	
Gross rents	9,000.00	27,941.97
From other sources		33,249.50
Total income		$ 523,097.04
Ledger assets December 31, 1908.....		748,573.70
Total		$ 1,271,670.74

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses..... $	365,862.31	
Deduct salvage, or reinsurance.....	23,828.00	
Net amount paid policy holders for losses.. $	342,034.31	$ 342,034.31
Expenses of adjustment and settlement of losses.....		5,211.62
Commissions or brokerage.....		137,068.32
Salaries, $7,162.50; and expenses, $812.83 of special and general agents		7,975.33
Salaries, fees and other charges of officers, directors, trustees and home office employes		4,200.00
Rents, including $600.00 for company's occupancy of its own buildings		600.00
Advertising, $420.69: printing and stationery, $2,468.69.....		2,889.38
Postage, telegrams, telephone and express.....		2,343.24
Furniture and fixtures		70.00
Underwriters' boards and tariff associations.....		667.79

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,521.75
Repairs and expenses (other than taxes) on real estate		200.00
Taxes on real estate		1,615.40
State taxes on premiums		5,299.62
Insurance department licenses and fees		2,536.86
All other licenses, fees and taxes		10,879.36
Agents' balances charged off		6,563.76
Gross loss on sale or maturity of bonds, $8,705.28; stocks, $6,000.00		14,705.28
Total disbursements	$	548,382.02
Balance	$	723,288.72

LEDGER ASSETS.

Book value of real estate	$	190,000.00
Mortgage loans on real estate		203,825.00
Loans secured by collateral		4,569.15
Book value of bonds and stocks		221,899.96
Cash in company's office		8,124.21
Deposits in trust companies and banks on interest		32,238.74
Agents' balances, representing business written subsequent to Oct. 1, last		58,584.62
Agents' balances, representing business written prior to Oct. 1, last		4,047.04
Total ledger assets	$	723,288.72

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,191.57		
Interest due and accrued on bonds	175.00		
Interest due and accrued on collateral loans	95.06	$	5,451.63
Market value of bonds and stocks over book value			72,975.04
Gross assets		$	801,715.39

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	4,047.04
Total admitted assets	$	797,668.35

LIABILITIES.

Gross losses adjusted and unpaid	$ 5,200.50		
Gross claims for losses in process of adjustment or in suspense	33,429.79		
Gross claims for losses resisted	4,300.00		
Total	$ 42,930.29		
Deduct reinsurance due or accrued	4,187.27		
Net amount of unpaid losses and claims		$	38,743.02
Unearned premiums on outstanding risks			416,074.14
State, county and municipal taxes, due or accrued			5,000.00
Return premiums			3,452.25

All other liabilities		33,249.50
Total of all liabilities except capital		$ 496,518.91
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	101,149.44	
Surplus as regards policy holders		301,149.44
Total liabilities		$ 797,668.35

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 72,270,799.00	$ 990,724.64
Written during the year	46,078,151.00	653,157.01
Total	$118,348,950.00	$ 1,643,881.65
Expired and terminated	50,122,332.00	748,519.04
In force at end of the year	$ 68,226,618.00	$ 895,362.61
Deduct amount reinsured	3,385,155.00	46,960.05
Net amount in force	$ 64,841,463.00	$ 848,402.56

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 7,649,846.00
Total losses (less reinsurance) paid from organization of the company	3,890,058.00
Cash dividends declared since the company commenced business	356,000.00
Largest gross aggregate amount insured in any one hazard	10,000.00
Largest net aggregate amount insured in any one hazard	5,000.00
Fire losses (less reinsurance) incurred during the year	337,200.00
Par value of the company's stock owned by the directors	180,000.00
Amount loaned to stockholders or other officers	33,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $238,953.00 cancelled and reinsured	$ 28,477.00
Gross premiums, (less paid for reinsurance, $23,797.00; and less return premiums, $3,155.01)	1,584.45
Losses paid (less losses reinsured in other companies)	8,917.40
Losses incurred (less losses reinsured in other companie)	8,917.40

GERMAN FIRE INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated March 27, 1862; Commenced Business, July, 1862.

A. E. SUCCOP, President. A. H. ECKERT, Secretary.

Cash Capital, $300,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 954,752.84	
Deduct gross reinsurance, or return premiums	240,702.91	
Total premiums (other than perpetual)	$ 714,049.93	$ 714,049.93

Gross interest on mortgage loans	29,372.20	
Gross interest on collateral loans	8,298.06	
Gross interest on bonds and dividends on stocks	5,682.00	
Gross interest on deposits in trust companies and banks	821.38	
Gross interest from all other sources	20.31	
Gross rents, including $8,000.00 for company's occupancy of its own buildings	11,366.00	55,559.95
Total income		$ 769,609.88
Ledger assets December 31, 1908		1,049,122.35
Total		$ 1,818,732.23

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 409,816.78	
Deduct salvage, or reinsurance	39,960.06	
Net amount paid policy holders for losses	$ 369,856.72	$ 369,856.72
Expenses of adjustment and settlement of losses		6,354.35
Commissions or brokerage		195,474.06
Allowances to local agencies for miscellaneous agency expenses		1,895.02
Salaries and expenses of special and general agents		18,266.40
Salaries, fees and other charges of officers, directors, trustees and home office employes		31,929.40
Rents		8,000.00
Advertising, printing and stationery		12,393.67
Postage, telegrams, telephone and express		6,038.12
Legal expenses		375.00
Furniture and fixtures		427.12
Maps, including corrections		5,799.57
Underwriters' boards and tariff associations		6,624.97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		4,505.56
Inspections and surveys		1,295.23
Repairs and expenses (other than taxes) on real estate		6,126.66
Taxes on real estate		1,928.22
State taxes on premiums		13,618.81
Insurance department licenses and fees		4,206.95
All other licenses, fees and taxes		2,286.76
Other disbursements		5,031.22
Interest and dividends to stockholders		36,000.00
Agents' balances charged off		1,211.82
Total disbursements		$ 739,645.63
Balance		$ 1,079,086.60

LEDGER ASSETS.

Book value of real estate	$ 124,983.54
Mortgage loans on real estate	517,151.72
Loans secured by collateral	121,663.52
Book value of bonds and stocks	109,687.64
Cash in company's office	4,188.62
Deposits in trust companies and banks not on interest	65,389.61
Agents' balances, representing business written subsequent to Oct. 1, last	117,927.36
Agents' balances, representing business written prior to Oct. 1, last	10,062.15

Other ledger assets		8,032.44
Total ledger assets		$ 1,079,086.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 10,318.74	
Interest due and accrued on bonds	162.50	
Interest due and accrued on other assets	1,094.50	
Rents due and accrued on company's property or lease	125.00	$ 11,700.74
Market value of real estate over book value		25,016.46
Market value of bonds and stocks over book value		5,044.36
Gross assets		$ 1,120,848.16

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 10,062.15
Total admitted assets	$ 1,110,786.01

LIABILITIES.

Gross losses adjusted and unpaid	$ 35,736.10	
Gross claims for losses in process of adjustment or in suspense	33,199.41	
Gross claims for losses resisted	8,945.59	
Total	$ 77,881.10	
Deduct reinsurance due or accrued	11,907.24	
Net amount of unpaid losses and claims		$ 65,973.86
Unearned premiums on outstanding risks		606,059.22
Cash dividends remaining unpaid to stockholders		1,622.05
Salaries and other miscellaneous expenses due or accrued		8,925.61
State, county and municipal taxes, due or accrued		1,189.87
Total of all liabilities except capital		$ 683,770.61
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	127,015.40	
Surplus as regards policy holders		427,015.40
Total liabilities		$ 1,110,786.01

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$108,186,553.00	$ 1,127,161.86
Written during the year	78,608,643.00	954,752.84
Total	$186,795,196.00	$ 2,081,914.70
Expired and terminated	67,706,972.00	844,188.30
In force at end of the year	$119,088,224.00	$ 1,237,726.40
Deduct amount reinsured	9,834,479.00	121,983.37
Net amount in force	$109,253,745.00	$ 1,115,743.03

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 10,905,671.96
Total losses (less reinsurance) paid from organization of the company	5,323,420.95
Cash dividends declared since the company commenced business	967,000.00
Stock dividends declared since the company commenced business	150,000.00
Largest gross aggregate amount insured in any one hazard	30,000.00
Largest net aggregate amount insured in any one hazard	15,000.00
Fire losses (less reinsurance) incurred during the year	371,845.41
Par value of the company's stock owned by the directors	28,500.00
Amount loaned to directors not officers	6,000.00
Amount to stockholders not officers	7,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $290,302.00 cancelled and reinsured	$ 458,769.00
Gross premiums, (less paid for reinsurance, $1,254.83; and less return premiums, $4,686.22)	8,354.04
Losses paid (less losses reinsured in other companies)	12,220.20
Losses incurred (less losses reinsured in other companies)	8,524.18

GERMAN FIRE INSURANCE COMPANY.

WHEELING, W. VA.

Incorporated May 15, 1867: Commenced Business July 5, 1867.

WM. F. STIFEL, President. F. RIESTER, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 303,623.39	
Deduct gross reinsurance, or return premiums	55,972.42	
Total premiums (other than perpetual)	$ 247,650.97	$ 247,650.97
Gross interest on mortgage loans	6,578.67	
Gross interest on bonds and dividends on stocks	16,047.39	
Gross interest on deposits in trust companies and banks	584.57	
Gross interest from all other sources	71.53	
Gross rents	3,553.82	26,835.98
Gross profit on sale or maturity of bonds		350.00
Total income		$ 274,836.95
Ledger assets December 31, 1908		617,646.26
Total		$ 892,483.21

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 102,491.99	
Deduct salvage, or reinsurance	6,067.95	
Net amount paid policy holders for losses	$ 96,424.04	$ 96,424.04

Expenses of adjustment and settlement of losses		1,556.04
Commissions or brokerage		56,594.57
Allowances to local agencies for miscellaneous agency expenses		244.67
Salaries, $7,541.66; and expenses, $6,087.67 of special and general agents		13,629.33
Salaries, fees and other charges of officers, directors, trustees and home office employes		21,639.56
Rents, including $1,800.00 for company's occupancy of its own buildings		1,800.00
Advertising, $2,164.50; printing and stationery, $2,866.26		5,030.76
Postage, telegrams, telephone and express		1,966.52
Legal expenses		170.80
Maps, including corrections		909.85
Underwriters' boards and tariff associations		2,063.93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		672.53
Inspections and surveys		1,354.01
Repairs and expenses (other than taxes) on real estate		762.97
Taxes on real estate		530.97
State taxes on premiums		4,348.96
Insurance department licenses and fees		2,967.85
All other licenses, fees and taxes		1,885.34
Interest and dividends to stockholders		28,000.00
Total disbursements	$	242,552.70
Balance	$	649,930.51

LEDGER ASSETS.

Book value of real estate	$	65,635.70
Mortgage loans on real estate		106,250.00
Book value of bonds and stocks		419,350.00
Cash in company's office		2,477.21
Deposits in trust companies and banks not on interest		18,649.50
Agents' balances, representing business written subsequent to Oct. 1, last		28,305.12
Agents' balances, representing business written prior to Oct. 1, last		1,805.24
Bills receivable taken for fire risks		1,366.70
Other ledger assets		6,091.04
Total ledger assets	$	649,930.51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,544.05		
Interest due and accrued on bonds	6,164.15		
Rents due and accrued on company's property or lease	300.01	$	9,008.21
Market value of real estate over book value			9,364.30
Market value of bonds and stocks over book value			12,070.00
Gross assets		$	680,373.02

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$	6,091.04
Agents' balances, representing business written prior to Oct. 1, last		1,805.24

Bills receivable, past due, taken for marine, inland and fire risks	366.70	
Book value of ledger assets over market value	1,350.00	9,612.98
Total admitted assets		$ 670,760.04

LIABILITIES.

Gross losses adjusted and unpaid	$ 9,316.93	
Gross claims for losses in process of adjustment or in suspense	11,757.40	
Gross claims for losses resisted	4,003.53	
Total	$ 25,077.86	
Deduct reinsurance due or accrued	2,314.56	
Net amount of unpaid losses and claims		$ 22,763.30
Unearned premiums on outstanding risks		202,406.39
Salaries and other miscellaneous expenses due or accrued		120.00
State, county and municipal taxes due or accrued		2,876.73
Return premiums		159.87
Total of all liabilities except capital		$ 228,326.29
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	242,433.75	
Surplus as regards policy holders		442,433.75
Total liabilities		$ 670,760.04

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$ 31,282,386.00	$ 369,257.36
Written during the year	26,247,475.00	303,623.39
Total	$ 57,529,861.00	$ 672,880.75
Expired and terminated	21,455,751.00	257,696.84
In force at end of the year	$ 36,074,110.00	$ 415,183.91
Deduct amount reinsured	2,279,001.00	30,402.87
Net amount in force	$ 33,795,109.00	$ 384,781.04

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 3,037,588.44
Total losses (less reinsurance) paid from organization of the company	1,367,414.80
Cash dividends declared since the company commenced business	378,000.00
Stock dividends declared since the company commenced business	90,000.00
Largest gross aggregate amount insured in any one hazard	10,000.00
Largest net aggregate amount insured in any one hazard	10,000.00
Fire losses (less reinsurance) incurred during the year	108,771.02
Par value of the company's stock owned by the directors	58,100.00
Amount to stockholders not officers	1,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $821,315 cancelled and reinsured	$ 2,187,347.00

Gross premiums, (less paid for reinsurance, $9,376.52; and less return premiums, $2,645.42)	31,839.49
Losses paid (less losses reinsured in other companies)	9,838.95
Losses incurred (less losses reinsured in other companies)	13,479.20

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1859; Commenced Business, March, 1859.

HUGO SCHUMAN, President. GUSTAV KEHR, Secretary.

Cash Capital, $1,000.000.

INCOME.

	Fire.	
Gross premiums	$ 3,776,514.60	
Deduct gross reinsurance, or return premiums	869,098.38	
Total premiums (other than perpetual)	$ 2,907,416.22	$ 2,907,416.22
Gross interest on mortgage loans	16,514.64	
Gross interest on bonds and dividends on stocks	172,878.07	
Gross interest on deposits in trust companies and banks	11,972.46	
Gross interest from all other sources	778.46	
Gross rents	24,671.65	226,815.28
From other sources		80.00
From agents' balances previously charged off		56.15
Gross profit on sale or maturity of bonds, $375; stocks, $18,193.69		18,568.69
Total income		$ 3,152,936.34
Ledger assets December 31, 1908		5,988,379.11
Total		$ 9,141,315.45

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,388,028.47	
Deduct salvage or reinsurance	194,100.32	
Net amount paid policy holders for losses	$ 1,193,928.15	$ 1,193,928.15
Expenses of adjustment and settlement of losses		64,558.75
Commissions or brokerage		637,698.90
Allowances to local agencies for miscellaneous agency expenses		110,874.09
Salaries and expenses of special and general agents		121,148.75
Salaries, fees and other charges of officers, directors, trustees and home office employes		124,446.08
Rents		7,445.73
Advertising, printing and stationery		21,452.71
Postage, telegrams, telephone and express		23,473.97
Legal expenses		1,848.88
Furniture and fixtures		3,424.88
Maps, including corrections		9,582.72
Underwriters' boards and tariff associations		18,597.41
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses		21,924.84
Inspections and surveys		18,676.13

Repairs and expenses (other than taxes) on real estate		14,547.90
Taxes on real estate		10,571.65
State taxes on premiums		51,861.52
Insurance department licenses and fees		15,003.78
All other licenses, fees and taxes		11,614.23
Other disbursements		7,858.75
Interest and dividends to stockholders		150,000.00
Agents' balances charged off		370.59
Gross loss on sale or maturity of bonds, $31,110.90; stocks, $43,627.99		74,738.89
Gross decrease by adjustment in book value of bonds		250.00
Total disbursements		$ 2,715,899.30
Balance		$ 6,425,416.15

LEDGER ASSETS.

Book value of real estate	$ 750,000.00
Mortgage loans on real estate	370,500.00
Book value of bonds and stocks	4,226,120.11
Cash in company's office	13,057.09
Deposits in trust companies and banks not on interest	25,106.80
Deposits in trust companies and banks on interest	550,240.03
Agents' balances, representing business written subsequent to Oct. 1, last	477,895.36
Agents' balances, representing business written prior to Oct. 1, last	12,496.76
Total ledger assets	$ 6,425,416.15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 7,287.75	
Interest due and accrued on bonds	20,760.70	
Rents due and accrued on company's property or lease	166.66	28,215.11
Market value of bonds and stocks over book value		121,194.64
Gross assets		6,574,825.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 12,496.76	
		$ 12,496.76
Total admitted assets		$ 6,562,329.14

LIABILITIES.

Gross losses adjusted and unpaid	$ 137,379.01	
Gross claims for losses in process of adjustment or in suspense	140,942.05	
Gross claims for losses resisted	18,092.00	
Total	$ 296,413.06	
Deduct reinsurance due or accrued	75,661.34	
Net amount of unpaid losses and claims		$ 220,751.72
Unearned premiums on outstanding risks		3,266,289.20

Salaries and other miscellaneous expenses due or accrued		140.98
State, county and municipal taxes, due or accrued		36,000.00
Commissions and other charges due or to become due to agents and broker		6,243.07
All other liabilities		24,485.15
Total of all liabilities except capital		$ 3,553,910.12
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,008,429.02	
Surplus as regards policy holders		3,008,419.02
Total liabilities		$ 6,562,329.14

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 682,273,793.00	$ 6,579,678.51
Written during the year	371,030,926.00	3,776,514.60
Total	$ 1,053,304,719.00	$ 10,356,193.11
Expired and terminated	350,775,257.00	$ 3,561,916.38
In force at end of the year	$ 702,529,462.00	$ 6,794,276.73
Deduct amount reinsured	56,200,425.00	436,151.12
Net amount in force	$646,329,037.00	$ 6,358,125.61

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 57,238,985.66
Total losses (less reinsurance) paid from organization of the company	29,730,135.98
Cash dividends declared since the company commenced business	4,751,000.00
Largest gross aggregate amount insured in any one hazard	150,000.00
Largest net aggregate amount insured in any one hazard	75,000.00
Fire losses (less reinsurance) incurred during the year	1,237,258.94
Par value of the company's stock owned by the directors	157,550.00
Amount loaned to directors	30,000.00
Special reserve fund deposited with New York insurance department	500,000.00
Guaranty surplus fund	500,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $473,267 cancelled and reinsured	$ 1,342,616.00
Gross premiums	21,206.12
Losses paid (less losses reinsured in other companies)	5,570.57
Losses incurred (less losses reinsured in other companies)	5,306.29

GIRARD FIRE & MARINE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated, March, 1853; Commenced Business, May, 1853.

HENRY M. GRATZ, President. E. J. THOMASON, Secretary.

CASH CAPITAL, $500,000.

INCOME.

	Fire.
Gross premiums	$ 1,225,248.77

Deduct gross reinsurance or return premiums..	363,862.05	
Total premiums (other than perpetual)	$ 861,386.72	$ 861,386.72
Deposit premiums on perpetual risks (gross)		21,071.83
Gross interest on mortgage loans	11,359.05	
Gross interest on colleteral loans	4,255.60	
Gross interest on bonds and dividends on stocks	67,982.34	
Gross interest on deposits in trust companies and banks	642.81	
Gross rents, including $9,000 for company's occupancy of its own buildings	18,231.29	102,471.09
From other sources		2,067.44
Gross profit on sale or maturity of bonds		8,046.37
Gross increase, by adjustment, in book value of bonds		2,763.69
Total income		$ 997,807.14
Ledger assets December 31, 1908		2,315,136.10
Total		$ 3,312,943.24

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 440,965.56	
Deduct salvage or reinsurance	70,851.26	
Net amount paid policy holders for losses	$ 370,114.30	$ 370,114.30
Expense of adjustment and settlement of losses		8,887.39
Commissions or brokerage		222,094.25
Allowancges to local agencies for miscellaneous agency expenses		6,353.29
Salaries, $13,375; and expenses, $11,455.55 of special and general agents		24,830.55
Salaries, fees and other charges of officers, directors, trustees and home office employes		62,388.04
Rents, including $9,000 for company's occupancy of its own buildings		12,939.90
Advertising, $836.48; printing and stationery, $9,196.90		10,033.38
Postage, telegrams, telephone and express		2,429.09
Legal expenses		585.88
Furniture and fixtures		2,760.32
Maps, including corrections		5,017.86
Underwriters' boards and tariff associations		5,039.63
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		7,276.26
Inspections and surveys		7,065.42
Repairs and expenses (other than taxes) on real estate		5,831.87
Taxes on real estate		4,124.39
State taxes on premiums		9,138.80
Insurance department licenses and fees		7,073.34
All other licenses, fees and taxes		7,075.42
Other disbursements		6,456.39
Deposit premiums returned		24,554.72
Interest and dividends to stockholders		100,000.00
Gross loss on sale or maturity of stocks		102.67
Gross decrease, by adjustment, in book value of bonds		1,450.53
Total disbursements		$ 913,623.69
Balance		$ 2,399,319.55

LEDGER ASSETS.

Book value of real estate		$ 219,384.09
Mortgage loans on real estate		202,300.00
Loans secured by collateral		28,740.00
Book value of bonds and stocks		1,745,056.86
Cash in company's office		3,564.67
Deposits in trust companies and banks on interest		67,293.22
Agents' balances, representing business written subsequent to Oct. 1, last		129,491.11
Agents' balances, representing business written prior to Oct. 1, last		2,636.60
Other ledger assets		853.00
Total ledger assets		$ 2,399,319.55

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,360.27	
Interest due and accrued on bonds	21,967.96	
Interest due and accrued on collateral loans	378.25	
		$ 24,706.48
Market value of real estate over book value		54,865.91
Other non-ledger assets		649.60
Gross assets		$ 2,479,541.54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 2,636.60	
Book value of ledger assets over market value	30,211.11	$ 32,847.71
Total admitted assets		$ 2,446,693.83

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 53,661.00	
Gross claims for losses resisted	5,590.00	
Total	$ 59,251.00	
Deduct reinsurance due or accrued	10,748.00	
Net amount of unpaid losses and claims		$ 48,503.00
Unearned premiums on outstanding risks		863,689.59
Reclaimable on perpetual fire insurance policies being 95 per cent. of premium or deposit received		626,288.75
Total of all liabilities except capital		$ 1,538,481.34
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	408,212.49	
Surplus as regards policy holders		908,212.49
Total liabilities		$ 2,446,693.83

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$186,627,801.00	$ 1,775,065.65

Written during the year	114,110,886.00	1,225,248.77
Total	$300,738,687.00	$ 3,000,314.42
Expired and terminated	99,390,696.00	1,087,670.61
In force at end of the year.....	$201,347,991.00	$ 1,912,643.81
Deduct amount reinsured	23,854,646.00	278,428.81
Net amount in force	$177,493,345.00	$ 1,634,215.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 20,944,819.76
Total losses (less reinsurance) paid from organization of the company	8,948,081.27
Cash dividends declared since the company commenced business..	2,734,694.02
Largest gross aggregate amount insured in any one hazard.....	35,000.00
Largest net aggregate amount insured in any one hazard.....	15,000.00
Fire losses (less reinsurance) incurred during the year.....	367,134.30
Par value of the company's stock owned by the directors.....	62,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $326,984 cancelled and reinsured.....	$ 777,063.00
Gross premiums, (less paid for reinsurance, $1,026.70; and less return premiums, $3,522.07).	14,577.32
Losses paid (less losses reinsured in other companies).....	7,813.60
Losses incurred (less losses reinsured in other companies).....	4,574.60

GLENS FALLS INSURANCE COMPANY.

GLENS FALLS, N. Y.

Incorporated, 1849; Commenced Business, 1850.

J. T. CUNNINGHAM, President. E. W. WEST, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums .....$	2,499,862.35	
Deduct gross reinsurance, or return premiums..	528,012.09	
Total premiums (other than perpetual)....	$ 1,971,850.26	$ 1,971,850.26
Gross interest on mortgage loans.....	74,258.50	
Gross interest on collateral loans.....	131.25	
Gross interest on bonds and dividends on stocks	143,611.58	
Gross interest from all other sources.....	12,598.83	
Gross rents, including $3,000.00 for company's occupancy of its own buildings	5,015.40	235,615.56
From agents' balances previously charged off.....		180.25
Gross profit on sale or maturity of real estate, $4,707.95; bonds, $18,070.00; stocks, $31,043.50		53,821.45
Total income		$ 2,261,467.52
Ledger assets December 31, 1908.....		4,709,890.49
Total		6,971,358.01

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$970,184.62	
Deduct salvage, or reinsurance	108,842.73	
Net amount paid policy holders for losses	$861,341.89	$ 861,341.89
Expenses of adjustment and settlement of losses		26,161.49
Commissions or brokerage		417,052.32
Allowances to local agencies for miscellaneous agency expenses		78.71
Salaries, $97,370.31; and expenses, $48,685.11 of special and general agents		146,055.42
Salaries, fees and other charges of officers, directors, trustees and home office employes		48,354.76
Rents, including $3,000.00 for company's occupancy of its own buildings		12,000.00
Advertising, $7,781.63; printing and stationery, $13,634.29		21,415.92
Postage, telegrams, telephone and express		18,938.62
Legal expenses		339.67
Furniture and fixtures		983.56
Maps, including corrections		6,290.55
Underwriters' boards and tariff associations		16,967.97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		8,725.08
Inspections and surveys		8,676.58
Repairs and expenses (other than taxes) on real estate		1,077.64
Taxes on real estate		1,765.40
State taxes on premiums		27,878.03
Insurance department licenses and fees		9,258.12
All other licenses, fees and taxes		6,476.93
Other disbursements		10,542.13
Loss Euclid Ave. Trust Co. deposit		2,418.50
Interest and dividends to stockholders		230,000.00
Agents' balances charged off		53.95
Gross loss on sale or maturity of stocks		17,942.50
Gross decrease, by adjustment, in book value of bonds		12,967.83
Total disbursements		$ 1,913,763 57
Balance		$ 5,057,594.44

LEDGER ASSETS.

Book value of real estate	$ 36,482.01
Mortgage loans on real estate	1,574,525.00
Book value of bonds and stocks	2,488,111.07
Cash in company's office	537.37
Deposits in trust companies and banks on interest	719,069.78
Agents' balances, representing business written subsequent to Oct. 1, last	229,670.00
Agents' balances, representing business written prior to Oct. 1, last	9,190.21
Total ledger assets	$ 5,057,594.44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 7,235.94
Interest due and accrued on bonds	18,769.16
Interest due and accrued on other assets	1,297.49

Rents due and accrued on company's property or lease	150.00	$ 27,452.59
Market value of bonds and stocks over book value		21,558.93
Gross assets		$ 5,106,605.96

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 9,190.21
Total admitted assets	$ 5,097,415.75

LIABILITIES.

Gross losses adjusted and unpaid	$ 26,050.95	
Gross claims for losses in process of adjustment or in suspense	103,824.13	
Gross claims for losses resisted	5,800.00	
Total	$ 135,675.08	
Deduct reinsurance due or accrued	15,463.77	
Net amount of unpaid losses and claims		$ 120,211.31
Unearned premiums on outstanding risks		2,114,778.65
State, county and municipal taxes, due or accrued		27,500.00
Commissions and other charges due or to become due to agents and broker		20,000.00
All other liabilities		180,000.00
Total of all liabilities except capital		$ 2,462,489.96
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	2,434,925.79	
Surplus as regards policy holders		2,634,925.79
Total liabilities		$ 5,097,415.75

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$344,309,055.00	$ 3,790,741.82
Written during the year	219,068,164.00	2,499,862.35
Total	$563,377,219.00	$ 6,290,604.17
Expired and terminated	163,902,219.00	2,000,070.55
In force at end of the year	$399,475,000.00	$ 4,290,533.62
Deduct amount reinsured	26,935,797.00	257,264.36
Net amount in force	$372,539,203.00	$ 4,033,269.26

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 35,318,186.00
Total losses (less reinsurance) paid from organization of the company	17,462,253.00
Cash dividends declared since the company commenced business	2,020,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	100,000.00

Fire losses (less reinsurance) incurred during the year.....	877,190.19
Par value of the company's stock owned by the directors.....	52,470.00
Special reserve fund deposited with New York insurance department	200,000.00
Guaranty surplus fund	200,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $254,715.00 cancelled and reinsured.....	$ 824,090.00
Gross premiums, (less paid for reinsurance, $1,232.82; and less return premiums, $2,275.93)	14,969.33
Losses paid (less losses reinsured in other companies).....	12,811.47
Losses incurred (less losses reinsured in other companies).....	8,724.36

GLOBE & RUTGERS FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated Feb. 9, 1899: Commenced Business, Feb. 9, 1899.

E. C. JAMESON, President. W. H. PAULISON, Secretary.

Cash Capital, $400,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 4,168,004.97	
Deduct gross reinsurance, or return premiums..	2,357,299.48	
Total premiums (other than perpetual)	$ 2,810,704.89	$ 2,810,704.89
Gross interest on mortgage loans	4,110.97	
Gross interest on bonds and dividends on stocks	150,935.27	
Gross interest on deposits in trust companies and banks	1,371.68	
Gross interest from all other sources.....	65.40	$ 161,481.32
Gross profit on sale or maturity of bonds.....		6,400.00
Total income		$ 2,978,586.21
Ledger assets December 31, 1908.....		4,543,906.05
Total		$ 7,522,492.26

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 1,922,560.74	
Deduct salvage, or reinsurance.....	336,118.85	
Net amount paid policy holders for losses..	$ 1,586,441.89	$ 1,586,441.89
Expenses of adjustment and settlement of losses.....		25,442.82
Commissions or brokerage		522,792.91
Salaries, fees and other charges of officers, directors, trustees and home office employes.....		99,187.81
Rents		8,020.00
Advertising, $2,168.63; printing and stationery, $6,391.69.....		8,560.32
Postage, telegrams, telephone and express.....		5,687.33
Legal expenses		6,861.90
Furniture and fixtures		4,206.39
Maps, including corrections		3,827.54
Underwriters' boards and tariff associations.....		11,331.66

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		17,360.76
Inspections and surveys		9,099.46
Repairs and expenses (other than taxes) on real estate		712.57
Taxes on real estate		907.20
State taxes on premiums		35,500.25
Insurance department licenses and fees		4,177.23
Other disbursements		97,414.07
Interest and dividends to stockholders		160,000.00
Total disbursements		$ 2,607,832.11
Balance		$ 4,914,660.15

LEDGER ASSETS.

Book value of real estate	$ 72,945.00
Mortgage loans on real estate	98,200.00
Book value of bonds and stocks	3,935,813.75
Cash in company's office	39,606.71
Deposits in trust companies and banks not on interest	75,591.27
Deposits in trust companies and banks on interest	95,034.59
Agents' balances, representing business written subsequent to Oct. 1, last	564,926.46
Agents' balances, representing business written prior to Oct. 1, last	32,542.37
Total ledger assets	$ 4,914,660.15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,422.70	
Interest due and accrued on bonds	6,950.11	
Interest due and accrued on other assets	6,208.00	$ 14,580.81
Market value of bonds and stocks over book value		266,069.25
Other non-ledger assets		14,367.15
Gross assets		$ 5,209,677.36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 32,542.37
Total admitted assets	$ 5,177,134.99

LIABILITIES.

Gross losses adjusted and unpaid	$ 68,555.00	
Gross claims for losses in process of adjustment or in suspense	243,614.00	
Gross claims for losses resisted	17,050.00	
Total	$ 329,219.00	
Deduct reinsurance due or accrued	30,646.00	
Net amount of unpaid losses and claims		$ 298,573.00
Unearned premiums on outstanding risks		1,830,603.29
Salaries and other miscellaneous expenses due or accrued		10,000.00
State, county and municipal taxes, due or accrued		24,036.22

Due and to become due for borrowed money		215,000.00
Total of all liabilities except capital		$ 2,378,812.51
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	2,398,322.48	
Surplus as regards policy holders		2,798,322.48
Total liabilities		$ 5,177,134.99

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$299,742,690.00	$ 3,716,232.08
Written during the year	320,795,605.00	4,168,004.37
Total	$620,538,295.00	$ 7,884,236.45
Expired and terminated	308,328,609.00	3,908,823.23
In force at end of the year	$312,209,686.00	$ 3,975,413.22
Deduct amount reinsured	29,588,281.00	352,795.22
Net amount in force	$282,621,405.00	$ 3,622,618.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 20,091,051.62
Total losses (less reinsurance) paid from organization of the company	11,719,389.72
Cash dividends declared since the company commenced business	712,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	1,544,580.40

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $812,363.00 cancelled and reinsured	$ 1,887,054.00
Gross premiums, (less paid for reinsurance, $2,576.28; and less return premiums, $11,061.35)	37,908.36
Losses paid (less losses reinsured in other companies)	19,844.71
Losses incurred (less losses reinsured in other companies)	23,970.98

GRANITE STATE FIRE INSURANCE COMPANY.

PORTSMOUTH, N. H.

Incorporated July 17, 1885; Commenced Business November 12, 1885.

CALVIN PAGE, President. ALFRED F. HOWARD, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 802,360.35	
Deduct gross reinsurance, or return premiums	233,808.10	
Total premiums (other than perpetual)	$ 568,472.25	$ 568,472.25
Deposit premiums on perpetual risks (gross)	530.00	

Gross interest on bonds and dividends on stocks	32,207.45	
Gross interest on deposits in trust companies and banks	754.25	
Gross interest from all other sources	731.05	
Gross rents	5,104.17	39,326.92
From agents' balances previously charged off		64.59
Gross profit on sale or maturity of bonds,		21.50
Total income		$ 607,885.26
Ledger assets December 31, 1908		1,034,589.50
Total		$ 1,642,474.76

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 359,512.87	
Deduct salvage, $1,322.36; reinsurance, $60,707.47	62,029.77	
Net amount paid policy holders for losses	$ 297,483.10	$ 297,483.10
Expenses of adjustment and settlement of losses		5,370.50
Commissions or brokerage		124,962.94
Allowances to local agencies for miscellaneous agency expenses		1,583.05
Salaries, $12,052.85, of special and general agents		12,052.85
Salaries, fees and other charges of officers, directors, trustees and home office employes		22,183.17
Rents, including $2,200.00 for company's occupancy of its own buildings		3,250.88
Advertising, $2,471.88; printing and stationery, $3,529.56		6,001.44
Postage, telegrams, telephone and express		4,442.13
Legal expenses		395.00
Furniture and fixtures		817.25
Maps, including corrections		1,228.08
Underwriters' boards and tariff associations		6,407.96
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,035.86
Inspections and surveys		6,722.52
Repairs and expenses (other than taxes) on real estate		341.79
Taxes on real estate		917.28
State taxes on premiums		11,049.21
Insurance department licenses and fees		2,927.15
All other licenses, fees and taxes		2,268.27
Other disbursements		1,460.84
Interest and dividends to stockholders		20,000.00
Agents' balances charged off		53.56
Gross decrease, by adjustment, in book value of bonds		1,271.25
Total disbursements		$ 534,225.88
Balance		$ 1,108,248.88

LEDGER ASSETS.

Book value of real estate	$ 46,589.28	
Mortgage loans on real estate	10,100.00	
Book value of bonds and stocks	906,087.83	
Cash in company's office	596.37	
Deposits in trust companies and banks on interest	64,405.63	

Agents' balances, representing business written subsequent to Oct. 1, 1909	79,859.47	
Agents' balances, representing business written prior to Oct. 1, last	210.30	
Total ledger assets		$ 1,108,248.88

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 143.00	
Interest due and accrued on bonds	5,977.21	
Rents due and accrued on company's property or lease	312.49	$ 6,432.70
Other non-ledger assets		1,127.98
Gross assets		1,115,809.56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	210.30	
Real estate, $1,589.28—bonds and stocks, $4,696.33	6,285.61	$ 6,495.91
Total admitted assets		$ 1,109,313.65

LIABILITIES.

Gross losses adjusted and unpaid	$ 33,498.45	
Gross claims for losses in process of adjustment or in suspense	50,064.30	
Gross claims for losses resisted	1,425.00	
Total	$ 84,987.75	
Deduct reinsurance due or accrued	14,739.68	
Net amount of unpaid losses and claims		$ 70,248.07
Unearned premiums on outstanding risks		517,057.93
State, county and municipal taxes, due or accrued		8,106.95
Return premiums		4,635.29
Total of all liabilities except capital		$ 600,048.24
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	309,265.41	
Surplus as regards policy holders		509,265.41
Total liabilities		$ 1,109,313.65

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 89,945,919.00	$ 1,153,112.76
Written during the year	59,094,064.00	802,360.35
Total	$149,039,983.00	$ 1,955,473.11
Expired and terminated	56,329,940.00	767,134.55
In force at end of the year	$ 92,710,043.00	$ 1,188,338.56
Deduct amount reinsured	12,757,064.00	187,881.43
Net amount in force	$ 79,952,979.00	$ 1,000,457.13

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$	9,051,551.33
Total losses (less reinsurance) paid from organization of the company		5,293,233.48
Cash dividends declared since the company commenced business		264,000.00
Largest gross aggregate amount insured in any one hazard		35,000.00
Largest net aggregate amount insured in any one hazard		10,000.00
Fire losses (less reinsurance) incurred during the year		326,400.96

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	
Risks written, less $300,525 cancelled and reinsured	$ 515,481.00	
Gross premiums, (less paid for reinsurance, $3,030.39; and less return premiums, $2,837.10)	967,488.00	
Losses paid (less losses reinsured in other companies)	7,186.05	
Losses incurred (less losses reinsured in other companies)	8,063.14	

HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1852; Commenced Business, April, 1852.

R. EMORY WARFIELD, President. JOSEPH McCORD, Secretary.

Cash Capital, $1,000,000.

INCOME.

	Fire.	
Gross premiums	$ 3,219,616.22	
Deduct gross reinsurance or return premiums	858,087.20	
Total premiums (other than perpetual)		$ 2,861,529.02
Gross interest on mortgage loans	175.00	
Gross interest on bonds and dividends on stocks	118,337.93	
Gross interest on deposits in trust companies and banks	2,366.73	
Gross interest from all other sources	261.41	
Gross rents, including $18,000 for company's occupancy of its own buildings	76,143.58	197,284.65
From agents' balances previously charged off		998.44
Gross profit on sale or maturity of bonds, $11,424.17; stocks, $24,683.00		36,107.17
Total income		$ 2,595,919.28
Ledger assets December 31, 1908		4,024,713.75
Total		$ 6,620,633.03

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,326,386.70	
Deduct salvage or reinsurance	211,594.56	
Net amount policy holders for losses	$ 1,114,792.14	$ 1,114,792.14
Expenses of adjustment and settlement of losses		87,443.55
Commissions or brokerage		475,218.71

Salaries, $78,365.20; and expenses, $28,874.05 of special and general agents		107,239.25
Salaries, fees and other charges of officers, directors, trustees and home office employes		99,798.22
Rents, including $18,000 for company's occupancy of its own buildings		23,104.01
Advertising, $14,493.77: printing and stationery, $17,138.63		31,632.40
Postage, telegrams, telephone and express		25,055.34
Legal expenses		1,284.98
Maps, including corrections		8,650.87
Underwriters' boards and tariff associations		23,781.03
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses		18,016.59
Inspections and surveys		19,686.07
Repairs and expenses (other than taxes) on real estate		13,697.82
Taxes on real estate		23,841.65
State taxes on premiums		34,916.76
Insurance department licenses and fees		14,249.65
All other licenses, fees and taxes		16,300.33
Other disbursements		7,502.25
Interest and dividends to stockholders		100,000.00
Gross loss on sale or maturity of bonds		701.75
Total disbursements	$	2,247,013.37
Balance	$	4,373,619.66

LEDGER ASSETS.

Book value of real estate	$	906,581.06
Mortgage loans on real estate		3,500.00
Book value of bonds and stocks		2,962,022.79
Cash in company's office		2,990.52
Deposits in trust companies and banks not on interest		16,795.70
Deposits in trust companies and banks on interest		108,696.44
Agents' balances, representing business written subsequent to Oct. 1, last		366,825.82
Agents' balances, representing business written prior to Oct. 1, last		6,207.33
Total ledger assets	$	4,373,619.66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 14.58		
Interest due and accrued on bonds	28,490.88		
Rents due and accrued on company's property or lease	58.34	$	28,563.80
Market value of real estate over book value			222,891.94
Market value of bonds and stocks over book value			138,429.21
Other non-ledger assets			7,822.29
Gross assets		$	4,771,326.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 6,207.33		
		$	6,207.33
Total admitted assets		$	4,765,119.57

LIABILITIES.

Gross losses adjusted and unpaid	$ 72,235.17	
Gross claims for losses in process of adjustment or in suspense	181,684.64	
Gross claims for losses resisted	32,027.64	
Total	$ 285,947.45	
Deduct reinsurance due or accrued	52,523.89	
Net amount of unpaid losses and claims		$ 233,423.56
Unearned premiums on outstanding risks		2,123,603.72
Salaries and other miscellaneous expenses due or accrued		6,838.18
State, county and municipal taxes, due or accrued		45,000.00
Commissions and other charges due or to become due to agents and broker		8,842.84
Return premiums		28,434.96
All other liabilities		2,402.41
Total of all liabilities except capital		$ 2,448,545.67
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,316,573.90	
Surplus as regards policy holders		2,316,573.90
Total liabilities		$ 4,765,119.57

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$427,705,481.84	$ 4,395,268.31
Written during the year	303,368,968.65	3,219,616.22
Total	$731,074,450.49	$ 7,614,884.53
Expired and terminated	275,757,066.99	2,944,33.43
In force at end of the year	$455,317,383.50	$ 4,670,551.10
Deduct amount reinsured	58,708,716.30	576,226.88
Net amount in force	$396,608,667.20	$ 4,094,324.22

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organizatin of the company	$ 58,040,701.73
Total losses (less reinsurance) paid from organization of the company	34,052,813.90
Cash dividends declared since the company commenced business	4,699,500.00
Stock dividends declared since the company commenced business	100,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	1,164,518.72
Par value of the company's stock owned by the directors	327,800.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $352,173 cancelled and reinsured	$ 1,648,013.00
Gross premiums, (less paid for reinsurance, $249.99; and less return premiums, $4,070.64)	27,329.22
Losses paid (less losses reinsured in other companies)	11,543.66
Losses incurred (less losses reinsured in other companies)	9,543.68

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810; Commenced Business August, 1810.

CHAS. E. CHASE, President. THOS. TURNBULL, Secretary.

Cash Capital, $2,000,000.

INCOME.

	Fire.	Marine.	
Gross premiums	$ 18,562,694.42	$ 232,204.88	
Deduct gross reinsurance or return premiums.			
Total premiums (other than perpetual)	$ 14,787,080.44	$201,939.56	$ 14,989,010.00
Gross interest on mortgage loans		21,322.75	
Gross interest on collateral loans		672.50	
Gross interest on bonds and dividends on stocks		701,549.61	
Gross interest on deposits in trust companies and banks		15,007.64	
Gross rents, including $22,500 for company's occupancy of its own buildings		58,260.45	796,812.95
From other sources			441,567.50
From agents' balances previously charged off			374.43
Gross profit on sale or maturity of bonds, $2,018.75; stocks, $1,206.25			3,225.00
Total income			$ 16,230,989.88
Ledger assets December 31, 1908			19,661,199.85
Total			$ 35,892,189.73

DISBURSEMENTS.

	Fire.	Marine.	
Gross amont paid policy holders for losses	$ 8,269,802.20	$ 19,094.87	
Deduct salvage, fire, $5,571.71; reinsurance, fire, $684,902.63	740,620.34		
Net amount paid policy holders for losses.	$ 7,529,181.86	$ 19,094.87	$ 7,548,276.73
Expenses of adjustment and settlement of losses			129,854.67
Commissions or brokerage			2,730,037.97
Salaries, $477,753.80; and expenses, $243,962.10 of special and general agents			721,715.90
Salaries, fees and other charges of officers, directors, trustees and home office employes			555,845.66
Rents including $22,500 for company's occupancy of its own buildings			96,321.10
Advertising, $72,072.11: printing and stationery, $123,450.77			195,522.88
Postage, telegrams, telephone and express			129,637.82
Legal expenses			10,733.77
Furniture and fixtures			12,535.62
Maps, including corrections			33,991.11
Underwriters' boards and tariff associations			198,333.80
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			52,146.98
Inspections and surveys			60,339.26

Repairs and expenses (other than taxes) on real estate	20,019.64
Taxes on real estate	12,638.22
State taxes on premiums	250,523.19
Insurance department licenses and fees	46,707.08
All other licenses, fees and taxes	120,701.32
Other disbursements	66,466.93
Interest and dividends to stockholders	650,000.00
Agents' balances charged off	3,258.21
Gross loss on sale or maturity of real estate, $2,900.96; bonds, $26,195.50	29,096.46
Gross decrease, by adjustment, in book value of real estate, $120,487.75; bonds, $967.50	121,455.25
Total disbursements	$ 13,796,159.57
Balance	$ 22,096,030.16

LEDGER ASSETS.

Book value of real estate	$ 891,503.89
Mortgage loans on real estate	395,166.67
Loans secured by collateral	13,000.00
Book value of bonds and stocks	16,938,917.61
Cash in company's office	3,909.40
Deposits in trust companies and banks not on interest	64,213.43
Deposits in trust companies and banks on interest	1,092,907.66
Agents' balances, representing business written subsequent to Oct. 1, last	2,645,448.50
Agents' balances, representing business written prior to Oct. 1, last	50,963.00
Total ledger assets	$ 22,096,030.16

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,636.30	
Interest due and accrued on bonds	203,738.35	
Interest due and accrued on collateral loans	320.47	
Rents due and accrued on company's property or lease	1,386.77	$ 209,081.89
Market value of real estate over book value		5,996.11
Market value of bonds and stocks over book value		775,555.45
Gross assets		$ 23,086,663.61

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	50,963.00	
		$ 50,963.00
Total admitted assets		$ 23,035,700.61

LIABILITIES.

Gross losses adjusted and unpaid	$ 478,605.37
Gross claims for losses in process of adjustment or in suspense	901,238.78
Gross claims for losses resisted	99,823.42
Total	$ 1,479,667.57

Deduct reinsurance due or accrued	99,849.95	
Net amount of unpaid losses and claims.....		$ 1,379,817.62
Unearned premiums on outstanding risks.....		12,742,135.49
State, county and municipal taxes, due or accrued.....		200,000.00
Total of all liabilities except capital.....		$ 14,321,953.11
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	6,713,747.50	
Surplus as regards policy holders		$ 8,713,747.50
Total liabilities		$ 23,035,700.61

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine.	Gross Premiums.
In force Dec. 31, 1908...	$1,993,303,956	$24,088,325.72	$	$ .....
Written during the year..	1,557,224,858	18,562,694.42	10,741,110	232,204.88
Total	$3,550,528,814	$42,651,020.14	$10,741,110	$232,204.88
Expired and terminated..	1,409,387,933	17,497,909.05	3,101,055	45,243.64
In force at end of year	$2,141,140,881	$25,153,111.09	$7,640,055	$186,970.24
Deduct amount reinsured.	78,154,473	570,471.69		
Net amount in force..	$2,062,986,408	$24,582,639.40	$7,640,055	$186,970.24

ANSWERS TO GENERAL INTERROGATORIES

Gross premiums (less reinsurance and return premiums) received from organization of company.....	$226,781,481.58
Total losses (less reinsurance) paid from organization of the company	132,992,588.44
Cash dividends declared since the company commenced business..	14,420,329.00
Stock dividends declared since the company commenced business..	950,000.00
Largest gross aggregate amount insured in any one hazard.....	200,000.00
Largest net aggregate amount insured in any one hazard.....	100,000.00
Fire losses (less reinsurance) incurred during the year.....	7,643,420.52
Inland marine losses incurred during the year.....	26,493.19
Par value of the company's stock owned by the directors.....	221,400.00
Amount loaned to stockholders not officers.....	13,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

Risks written, less $2,018,538 cancelled and reinsured.....	$ 8,516,700.00
Gross premiums, (less paid for reinsurance, $1,565.47; and less return premiums, $20,380.68)	139,856.74
Losses paid (less losses reinsured in other companies).....	57,761.84
Losses incurred (less losses reinsured in other companies).....	56,039.26

HAWKEYE INSURANCE COMPANY.

DES MOINES, IA.

Incorporated March 16, 1865; Commenced Business, March 16, 1865.

H. R. HOWELL, President. W. D. SKINNER, Secretary.

Cash Capital, $100,000.

INCOME.

	Fire.
Gross premiums	$ 558,631.52

Deduct gross reinsurance or return premiums...	160,814.81	
Total premiums (other than perpetual)	$ 397,816.71	$ 397,816.71
Gross interest on mortgage loans.....	25,734.00	
Gross interest on bonds and dividends on stocks	5,319.84	
Gross interest from all other sources.....	7,264.18	
Gross rents	990.90	39,308.92
From other sources		7,422.09
Gross profit on sale or maturity of bonds.....		2,160.00
Total income		$ 446,707.72
Ledger assets December 31, 1908.....		869,919.29
Total		$ 1,316,627.01

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 291,091.94	
Deduct salvage or reinsurance	45,217.80	
Net amount paid policy holders for losses	$ 245,874.14	$ 245,874.14
Expenses of adjustment and settlement of losses.....		3,312.64
Commissions or brokerage		110,162.33
Salaries, $13,712.48; and expenses, $7,335.78 of special and general agents		21,048.26
Salaries, fees and other charges of officers, directors, trustees and home office employes		28,910.72
Advertising, $2,538.83; printing and stationery, $3,668.02.....		6,206.85
Postage, telegrams, telephone and express.....		2,717.66
Legal expenses		2,519.26
Maps, including corrections		447.00
Underwriters' boards and tariff associations.....		287.54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		633.77
Inspections and surveys		415.00
Repairs and expenses (other than taxes) on real estate.....		11.50
Taxes on real estate		566.84
State taxes on premiums		6,341.14
Insurance department licenses and fees		993.50
All other licenses, fees and taxes		3,600.78
Other disbursements		8,862.47
Interest and dividends to stockholders		30,000.00
Total disbursements		$ 472,811.40
Balance		$ 843,815.61

LEDGER ASSETS.

Book value of real estate	$ 31,000.00
Mortgage loans on real estate	505,326.00
Book value of bonds and stocks	96,269.61
Cash in company's office	687.19
Deposits in trust companies and banks not on interest	2,635.70
Deposits in trust companies and banks on interest.....	78,469.47
Agents' balances, representing business written subsequent to Oct. 1, last	28,780.44
Agents' balances, representing business written prior to Oct. 1, last	751.59

Bills receivable taken for fire risks		99,895.32
Total ledger assets		$ 843,815.61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 8,349.88	
Interest due and accrued on bonds	265.98	
Interest due and accrued on other assets	4,912.49	
		$ 13,528.35
Market value of bonds and stocks over book value		6,797.50
Gross assets		$ 864,141.46

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	751.59	
Bills receivable, past due, taken for marine, inland and fire risks	8,796.87	9,548.46
Total admitted assets		$ 854,593.00

LIABILITIES.

Gross losses adjusted and unpaid	$ 7,774.31	
Gross claims for losses in process of adjustment or in suspense	10,035.00	
Gross claims for losses resisted	1,300.00	
Total	19,109.31	
Deduct reinsurance due or accrued	1,176.56	
Net amount of unpaid losses and claims		$ 17,932.75
Unearned premiums on outstanding risks		624,196.29
State, county and municipal taxes, due or accrued		5,000.00
Total of all liabilities except capital		$ 647,129.04
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	107,463.96	
Surplus as regards policy holders		207,463.96
Total liabilities		$ 854,593.00

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$ 75,584,662.00	$ 1,461,803.43
Written during the year	33,318,714.00	558,631.52
Total	$108,903,376.00	$ 2,020,434.95
Expired and terminated	29,464,402.00	552,978.08
In force at end of the year	$ 79,438,947.00	$ 1,467,456.87
Deduct amount reinsured	13,780,190.00	266,493.06
Net amount in force	$ 65,658,784.00	$ 1,200,963.81

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 10,118,249.12
Total losses (less reinsurance) paid from organization of the company	3,711,165.20
Cash dividends declared since the company commenced business	910,000.00
Stock dividends declared since the company commenced business	75,000.00
Largest gross aggregate amount insured in any one hazard	5,000.00
Largest net aggregate amount insured in any one hazard	2,500.00
Fire losses (less reinsurance) incurred during the year	241,338.33
Par value of the company's stock owned by the directors	57,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $11,409.00 cancelled and reinsured	$ 214,683.00
Gross premiums,, less paid for reinsurance, $2.00, and less return premiums, $291.71)	4,038.95
Losses paid (less losses reinsured in other companies)	2,739.83
Losses incurred (less losses reinsured in other companies)	3,489.83

THE HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853; Commenced Business April 13, 1853.

ELBRIDGE G. SNOW, President. CHARLES L. TYNER, Secretary.

Cash Capital, $3,000,000.00.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 15,632,121.75	$ 808,496.77	
Deduct gross reinsurance or return premiums	4,768,183.44	308,903.81	
Total premiums (other than perpetual)	$ 10,863,938.31	$ 499,592.96	$ 11,363,531.27
Gross interest on mortgage loans		4,784.04	
Gross interest on bonds and dividends on stocks		872,222.52	
Gross interest on deposits in trust companies and banks		21,413.11	
Gross rents, including $10,000.00 for company's occupancy of its own buildings	154,582.08		$ 1,053,001.75
From other sources			3,110.00
From agents' balances previously charged off			92.16
Gross profit on sale or maturity of bonds, $137,773.19; stocks, $227,796.72			365,569.91
Total income			$ 12,785,305.09
Ledger assets December 31, 1908			23,804,122.72
Total			$ 36,589,427.81

DISBURSEMENTS.

	Fire.	Marine.
Gross amount paid policy holders for losses	$ 6,798,636.05	$ 312,649.83

Deduct salvage, fire, $37,077.93; marine and inland, $12,-967.57; reinsurance, fire, $1,-612,280.35; marine and inland, $127,311.35	1,649,364.28	140,278.92	
Net amount paid policy holders for losses	$ 5,149,271.77	$ 172,370.91	$ 5,321,642.68
Expenses of adjustment and settlement of losses.....			126,177.73
Commissions or brokerage			2,082,872.69
Salaries, $242,958.10; and expenses, $94,924.70 of special and general agents			337,882.80
Salaries, fees and other charges of officers, directors, trustees and home office employes			397,097.61
Rents, including $10,000.00 for company's occupancy of its own buildings			120,360.22
Advertising, $65,167.87; printing and stationery, $129,660.70....			194,828.57
Postage, telegrams, telephone and express.....			94,722.31
Legal expenses			2,356.75
Maps, including corrections			18,530.91
Underwriters' boards and tariff associations.....			130,913.24
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			32,280.44
Inspections and surveys			37,377.73
Repairs and expenses (other than taxes) on real estate.....			45,026.29
Taxes on real estate			27,718.06
State taxes on premiums			241,829.93
Insurance department licenses and fees.....			32,052.46
Other disbursements			112,913.04
Interest and dividends to stockholders.....			750,000.00
Agents' balances charged off			636.29
Gross loss on sale or maturity of stocks.....			19,616.50
Gross decrease, by adjustment, in book value of bonds.....			130,361.56
Total disbursements			$ 10,257,198.71
Balance			$ 26,332,229.10

LEDGER ASSETS.

Book value of real estate	$ 1,543,892.06
Mortgage loans on real estate.....	69,800.00
Book value of bonds and stocks.....	21,847,554.99
Deposits in trust companies and banks not on interest.....	657,434.09
Deposits in trust companies and banks on interest.....	895,010.34
Agents' balances, representing business written subsequent to Oct. 1, last	912,367.49
Agents' balances, representing business written prior to Oct. 1, last	53,975.16
Bills receivable taken for fire risks.....	36,817.61
Other ledger assets	315,377.36
Total ledger assets	$ 26,332,229.10

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	$ 1,029,533.34
Gross assets.....	$ 27,361,762.44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 53,975.16	
Bills receivable, past due, taken for marine, inland and fire risks	115.00	$ 54,090.16
Total admitted assets		$ 27,307,672.28

LIABILITIES.

Gross losses adjusted and unpaid	$ 212,473.55	
Gross claims for losses in process of adjustment or in suspense	1,139,487.42	
Gross claims for losses resisted	107,632.88	
Total	$ 1,459,593.85	
Deduct reinsurance due or accrued	500,954.09	
Net amount of unpaid losses and claims		$ 958,639.76
Unearned premiums on outstandng risks		10,244,415.00
State, county and municipal taxes, due or accrued		100,000.00
Commissions and other charges due or to become due to agents and broker		64,492.85
Return premiums		557,287.71
All other liabilities		1,200,000.00
Total of all liabilities except capital		$ 13,124,835.32
Capital actually paid up in cash	3,000,000.00	
Surplus over all liabilities	11,182,836.96	
Surplus as regards policy holders		14,182,836.96
Total liabilities		$ 27,307,672.28

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$ 1,990,201,785.00	$ 19,911,640.00
Written during the year	1,621,107,580.00	15,632,121.75
Total	$ 3,611,309,365.00	$ 35,543,761.75
Expired and terminated	1,448,755,633.00	14,423,682.75
In force at end of the year	$ 2,162,553,732.00	$ 21,120,079.00
Deduct amount reinsured	293,275,035.00	1,754,971.00
Net amount in force	$ 1,869,278,697.00	$ 19,365,108.00

	Marine and Inland.	Gross Premiums.
In force December 31, 1908	$ 15,930,476.00	$ 398,980.00
Written during the year	61,318,543.00	808,496.77
Total	$ 77,,249,019.00	$ 1,207,476.77
Expired and terminated	52,413,772.00	563,735.77
In force at end of the year	$ 24,835,247.00	$ 643,741.00
Deduct amount reinsured	5,862,346.00	105,596.00
Net amount in force	$ 18,972,901.00	$ 537,785.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$214,150,935.20
Total losses (less reinsurance) paid from organization of the company	16,015,000.00
Cash dividends declared since the company commenced business	1,000,000.00
Largest gross aggregate amount insured in any one hazard	300,000.00
Largest net aggregate amount insured in any one hazard	300,000.00
Fire losses (less reinsurance) incurred during the year	5,408,906.30
Inland marine losses incurred during the year	225,904.96
Par value of the company's stock owned by the directors	109,700.00
Guaranty surplus fund	1,500,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,412,613 cancelled and reinsured	$ 7,614,705.00
Gross premiums, (less return premiums, $17,416.69)	116,334.25
Losses paid (less losses reinsured in other companies)	51,852.85
Losses incurred (less losses reinsured in other companies)	46,925.22

HOME FIRE INSURANCE COMPANY.

WHEELING, W. VA.

Incorporated November 25, 1905; Commenced Business December 14, 1905.

HOWARD HAZLETT, President. GEO. J. MATHISON, Secretary.

Cash Capital, $174,500.00.

INCOME.

	Fire.	
Gross premiums	$ 16,424.13	
Deduct gross reinsurance, or return premiums	2,463.93	
Total premiums (other than perpetual)	$ 13,960.20	$ 13,960.20
Gross interest on mortgage loans	4,100.07	
Gross interest on collateral loans	1,358.50	
Gross interest on bonds and dividends on stocks	2,781.17	
Gross interest from all other sources	15.58	8,255.32
From other sources		279.08
Total income		$ 22,494.60
Ledger assets December 31, 1908		153,495.92
Increase of capital during the year		41,737.50
Total		$ 217,728.02

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 9,070.95	
Deduct salvage, or reinsurance	7,938.72	
Net amount paid policy holders for losses	$ 1,132.23	$ 1,132 23
Expenses of adjustment and settlement of losses		52.54
Commissions or brokerage		4,783.73
Advertising, $266.21; printing and stationery, $35.00		301.21
Postage, telegrams, telephone and express		37.87

Underwriters' boards and tariff associations		261.51
Inspections and surveys		34.75
Insurance department licenses and fees		384.48
All other licenses, fees and taxes		1,539.83
Other disbursements		10.00
Agents' balances charged off		292.30
Gross loss on sale or maturity of bonds		60.00
Total disbursements	$	8,890.45
Balance	$	208,837.57

LEDGER ASSETS.

Mortgage loans on real estate	$	89,614.00
Loans secured by collateral		38,250.00
Book value of bonds and stocks		60,212.50
Deposits in trust companies and banks not on interest		20,761.07
Total ledger assets	$	208,837.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,425.69		
Interest due and accrued on bonds	1,072.08		
Interest due and accrued on collateral loans	574.58	$	3,072.35
Gross assets		$	211,909.92

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 1,000.00		
Net amount of unpaid losses and claims		$	1,000.00
Unearned premiums on outstanding risks			12,919.21
Total of all liabilities except capital		$	13,919.21
Capital actually paid up in cash	$ 174,500.00		
Surplus over all liabilities	23,490.71		
Surplus as regards policy holders			197,990.71
Total liabilities		$	211,909.91

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$ 1,309,201.00	$ 19,363.77
Written during the year	1,021,246.94	16,424.13
Total	$ 2,330,447.94	$ 35,787.90
Expired and terminated	880,319.66	13,432.10
In force at end of the year	$ 1,450,128.28	$ 22,355.80
Net amount in force	$ 1,450,128.28	$ 22,355.80

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 44,853.72

Total losses (less reinsurance) paid from organization of the company	9,070.95
Largest gross aggregate amount insured in any one hazard	5,000.00
Largest net aggregate amount insured in any one hazard	5,000.00
Fire losses (less reinsurance) incurred during the year	1,132.23
Par value of the company's stock owned by the directors	37,450.00
Amount to stockholders not officers	9,250.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written	$ 925,085.94
Gross premiums	13,960.20
Losses paid (less losses reinsured in other companies)	1,132.23
Losses incurred (less losses reinsured in other companies)	1,132.23

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794; Commenced Business, 1792.

EUGENE J. ELLISON, President. T. HOWARD WRIGHT, Secretary.

Cash Capital, $3,000,000.

INCOME.

	Fire.	Marine.	
Gross premiums	$ 7,543,727.32	$ 3,717,717.05	
Deduct gross reinsurance or return premiums	1,593,251.99	1,069,190.34	
Total premiums (other than perpetual)	$ 5,950,475.33	$ 2,648,526.71	$ 8,599,002.04
Deposit premiums on perpetual risks (gross)			13,453.47
Gross interest on mortgage loans		21,044.87	
Gross interest on bonds and dividends on stocks		406,502.54	
Gross interest on deposits in trust companies and banks		15,076.65	
Gross interest from all other sources		1,073.44	
Gross rents		20,449.57	464,147.07
From other sources			3,516.22
From agents' balances previously charged off			2,017.79
Gross profit on sale or maturity of real estate, $2,500; bonds, $13,138.75; stocks, $48,386.25			64,025.00
Total income			$ 9,146,161.59
Ledger assets December 31, 1908			11,845,501.95
Total			$ 20,991,663.54

DISBURSEMENTS.

	Fire.	Marine.
Gross amount paid policy holders for losses	$ 3,390,166.23	$ 1,971,918.06

Deduct salvage; marine and inland, $381,101.92; reinsurance, fire, $349,674.08; marine and inland, $233,476.57	349,674.08	614,578.49	
Net amount paid policy holders for losses	$ 3,040,492.15	$ 1,357,339.57	$ 4,397,831.72
Expenses of adjustment and settlement of losses			57,210.60
Commissions or brokerage			1,939,942.70
Allowances to local agencies for miscellaneous agency expenses			102,541.34
Salaries, $233,648.80; and expenses, $66,347.56 of special and general agents			299,996.36
Salaries, fees and other charges of officers, directors, trustees and home office employes			180,592.09
Rents, including $10,900.00 for company's occupancy of its own buildings			36,411.98
Advertising, $25,708.32; printing and stationery, $43,033.61			68,741.93
Postage, telegrams, telephone and express			46,465.83
Legal expenses			9,669.00
Furniture and fixtures			3,082.70
Maps, including corrections			13,813.83
Underwriters' boards and tariff associations			49,718.24
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			16,123.73
Inspections and surveys			27,056.97
Repairs and expenses (other than taxes) on real estate			5,377.85
Taxes on real estate			4,594.11
State taxes on premiums			136,356.83
Insurance department licenses and fees			24,915.35
All other licenses, fees and taxes			28,511.45
Other disbursements			22,830.71
Deposit premiums returned			17,503.86
Interest and dividends to stockholders			360,000.00
Agents' balances charged off			5,752.69
Gross loss on sale or maturity of real estate, $1,000			1,000.00
Gross decrease, by adjustment, in book value of real estate, $2,000.00; bonds, $62.50			2,062.50
Total disbursements			$7,858,104.42
Balance			$ 13,133,559.12

LEDGER ASSETS.

Book value of real estate	$ 364,410.00
Mortgage loans on real estate	373,803.48
Book value of bonds and stocks	9,843,758.45
Cash in company's office	6,238.93
Deposits in trust companies and banks not on interest	40,000.00
Deposits in trust companies and banks on interest	1,088,396.95
Agents' balance, representing business written subsequent to Oct. 1, 1909	1,379,837.98
Agents' balances, representing business written prior to Oct. 1, 1909	11,883.54
Bills receivable taken for marine and inland risks	25,229.79
Total ledger assets	$ 13,133,559.12

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	3,030.82

Interest due and accrued on bonds.....	57,873.52		
		$	60,904.34
Market value of real estate over book value.....			141,909.35
Other non-ledger assets			49,129.75
Gross assets		$	13,385,501.56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 11,883.54		
Bills receivable, past due, taken for marine, inland and fire risks	287.50		
		$	12,171.04
Total admitted assets		$	13,373,330.52

LIABILITIES.

	Fire.	Marine and Inland	
Gross losses adjusted and unpaid	$ 96,981.01		
Gross claims for losses in process of adjustment or in suspense	387,822.12	$ 483,200.00	
Gross claims for losses resisted	23,776.87		
Total	$ 508,580.00	$ 483,200.00	
Deduct reinsurance due or accrued	48,730.00	65,800.00	
Net amount of unpaid losses and claims..	$ 459,850.00	$ 417,400.00	$ 877,250.00
Unearned premiums on outstanding risks.....			6,057,476.86
Reclaimable on perpetual fire insurance policies being 90 and 95 per cent. of preimum or deposit received.....			756,385.61
Commissions and other charges due or to become due to agents and broker			80,000.00
Reinsurance premiums			24,982.45
Total of all liabilities except capital			$ 7,796,094.92
Capital actually paid up in cash		$ 3,000,000.00	
Surplus over all liabilities		2,577,235.60	
Surplus as regards policy holders			5,577,235.60
Total liabilities			$ 13,373,330.52

RISKS AND PREMIUMS.

	Fire	Gross Premiums.	Marine and Inland.	Gross Premiums.
In force Dec. 31, 1908..	$ 887,376,685	$10,775,570.96	$ 62,193,827	$1,205,123.57
Written during the year.	612,791,665	7,543,727.32	620,173,718	3,717,717.05
Total	$1,500,168,350	$18,319,298.28	$682,367,545	$4,922,840.62
Expired and terminated..	563,820,934	7,137,636.88	621,962,084	3,329,546.89
In force at end of year	$ 936,347,416	$11,181,661.40	$ 60,405,461	$1,593,293.73

Deduct amount reinsured.	68,336,691	754,443.68	5,844,640	160,635.73
Net amount in force..	$ 868,010,725	$10,427,217.72	$ 54,560,821	$1,432,658.00

Perpetual risks not included above, $32,405,693.04; premiums on same, $834,079.62

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$215,288,828.77
Total losses (less reinsurance) paid from organization of the company	144,730,841.31
Cash dividends declared since the company commenced business	18,498,875.28
Stock dividends declared since the company commenced business	200,000.00
Largest gross aggregate amount insured in any one hazard	150,000.00
Largest net aggregate amount insured in any one hazard	100,000.00
Fire losses (less reinsrance) incurred during the year	3,062,766.57
Inland and ocean marine losses incurred during the year	1,497,006.16
Par value of the company's stock owned by the directors	85,300.00
Amount loaned to directors not officers	12,695.00
Amount loaned to stockholders not officers	5,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $972,760 cancelled and reinsured	$ 3,394,427.00
Gross premiums, (less paid for reinsurance, $3,617.24; and less return premiums, $8,816.31)	57,421.93
Losses paid (less losses reinsured in other companies)	26,375.39
Losses incurred (less losses reinsured in other companies)	21,895.54

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

PHILADELPHIA, PA.

Incorporated April 18, 1794: Commenced Business November 5, 1794.

J. HENRY SCATTERGOOD, President. E. R. DANIELS, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross premiums	$ 1,118,781.26	
Deduct gross reinsurance or return premiums	395,539.85	
Total premiums (other than perpetual)	$ 723,241.41	$ 723,241.41
Deposit premiums on perpetual risks (gross)		949.23
Gross interest on collateral loans	199.96	
Gross interest on bonds and dividends on stocks	19,917.25	
Gross interest on deposits in trust companies and banks	444.07	
Gross interest from all other sources	16.49	
Gross rents	16,233.97	36,811.74
Gross profit on sale or maturity of bonds		435.00
Total income		$ 761,437.38
Ledger assets December 31, 1908		966,280.91
Total		$ 1,727,718.29

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 432,981.55	
Deduct salvage or reinsurance.....	55,217.85	
Net amount paid policy holders for losses	$ 377,763.70	$ 377,763.70
Expenses of adjustment and settlement of losses.....		9,823.12
Commissions or brokerage		178,084.04
Allowance to local agencies for miscellaneous agency expenses.....		27,632.58
Salaries, $3,327.28; and expenses, $2,553.14 of special and general agents		5,880.42
Salaries, fees and other charges of officers, directors, trustees and home office employes		21,025.16
Rents, including company's occupancy of its own buildings.....		3,108.34
Advertisng, $2,287.05; printing and stationery, $6,250.59.....		8,537.64
Postage, telegrams, telephone and express.....		3,588.82
Legal expenses		325.73
Furniture and fixtures		387.05
Maps, including corrections.....		1,130.80
Underwriters' boards and tariff associations.....		3,695.76
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,622.06
Inspections and surveys		398.67
Repairs and expenses (other than taxes) on real estate.....		7,851.53
Taxes on real estate		2,938.15
State taxes on premiums		13,491.33
Insurance department licenses and fees		4,541.57
All other licenses, fees and taxes.....		1,314.88
Other disbursements		6,212.38
Agents' balances charged off		520.77
Gross loss on sale or maturity of bonds.....		150.00
Gross decrease by adjustment, in book value of real estate.....		991.71
Total disbursements		$ 682,016.21
Balance		$ 1,045,702.08

LEDGER ASSETS.

Book value of real estate	$ 275,541.48
Book value of bonds and stocks	562,622.90
Cash in company's office	7,582.45
Deposits in trust companies and banks on interest.....	46,390.01
Agents' balances, representing business written subsequent to Oct. 1, last	141,377.16
Agents' balances, representing business written prior to Oct. 1, last	246.46
Bills receivable taken for fire risks	6,267.02
Other ledger assets	5,674.60
Total ledger assets	$ 1,045,702.08

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	$ 2,932.94	
Rents due and accrued on company's property or lease	861.89	$ 3,794.83
Other non-ledger assets		570.54
Gross assets		$ 1,050,067.45

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 246.46	
Bills receivable, past due, taken for marine, inland and fire risks	5,887.02	
Book value of ledger assets over market value	23,949.90	$ 30,083.38
Total admitted assets		$ 1,019,984.07

LIABILITIES.

Gross losses adjusted and unpaid	$ 23,769.77	
Gross claims for losses in process of adjustment or in suspense	79,496.96	
Gross claims for losses resisted	7,587.25	
Total	$ 110,853.98	
Deduct reinsurance due or accrued	23,319.69	
Net amount of unpaid losses and claims		$ 87,534.29
Unearned premiums on outstanding risks		477,848.81
Reclaimable on perpetual fire insurance policies being 95 per cent of premium or deposit received		132,772.49
State, county and municipal taxes, due or accrued		6,000.00
All other liabilities		507.46
Total of all liabilities except capital		704,663.05
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	115,321.02	
Surplus as regards policy holders		$ 315,021.02
Total liabilities		$ 1,019,984.07

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
In force December 31, 1908	$ 62,581,795.00	$ 789,808.97
Written during the year	87,906,154.00	1,118,781.26
Total	$150,487,949.00	$ 1,908,590.23
Expired and terminated	68,558,722.00	828,315.12
In force at end of the year	$ 81,929,227.00	$ 1,080,275.11
Deduct amount reinsured	16,420,888.00	181,667.01
Net amount in force	$ 65,508,339.00	$ 898,608.10

Perpetual risks not included above $4,397,273.00; premiums on same, $142,450.39.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 24,843,676.72
Total losses (less reinsurance) paid from organization of the company	18,769,410.02
Cash dividends declared since the company commenced business	4,315,406.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	10,000.00
Fire losses (less reinsurance) incurred during the year	402,187.63
Par value of the company's stock owned by the directors	10,150.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $110,730.00 cancelled and reinsured	$ 199,944.00
Gross premiums, (less paid for reinsurance, $197.02; and less return premums, $1,405.92)	3,347.23
Losses paid (less losses reinsured in other companies)	1,616.60
Losses incurred (less losses reinsured in other companies)	770.72

INTERNATIONAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 6, 1909; Commenced Business July, 1909.

SUMNER BALLARD, President. FRITZ KORTENBENTAL, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 2,021,149.83	
Deduct gross reinsurance, or return premiums	99,259.65	
Total premiums (other than perpetual)	$ 1,921,890.18	$ 1,921,890.18
Gross interest on bonds and dividends on stocks	8,485.73	
Gross interest on deposits in trust companies and banks	1,865.07	10,350.80
From other sources		585,000.00
Total income		$ 2,517,240.98
Total		$ 2,517,240.98

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 263,159.32	
Net amount paid policy holders for losses	$ 263,159.32	$ 263,159.32
Commissions or brokerage		554,036.81
Salaries, fees and other charges of officers, directors, trustees and home office employes		440.00
Rents		36.70
Advertising, $17.60; printing and stationery, $48.60		66.20
Postage, telegrams, telephone and express		29.59
Insurance department licenses and fees		1,907.12
All other licenses, fees and taxes		1,074.31
Other disbursements		556.25
Total disbursements		$ 821,306.30
Balance		$ 1,695,934.68

LEDGER ASSETS.

Book value of bonds and stocks	1,657,943.78
Deposits in trust companies and banks not on interest	1,239.17

Deposits in trust companies and banks on interest		14,748.29
Agents' balances, representing business written subsequent to Oct. 1, last		22,003.44
Total ledger assets		$ 1,695,934.68

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 16,766.26
Gross assets		$ 1,712,700.94

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value		$ 6,093.78
Total admitted assets		$ 1,706,607.16

LIABILITIES.

Gross losses adjusted and unpaid	$ 10,743.09		
Gross claims for losses in process of adjustment or in suspense	112,605.00		
Total	$ 123,348.09		
Net amount of unpaid losses and claims		$	123,348.09
Unearned premiums on outstanding risks			1,159,503.08
State, county and municipal taxes, due or accrued			1,312.04
Commissions and other charges due or to become due to agents and broker			13,110.78
Total of all liabilities except capital		$	1,297,273.99
Capital actually paid up in cash	$ 200,000.00		
Surplus over all liabilities	209,333.17		
Surplus as regards policy holders			409,333.17
Total liabilities		$	1,706,607.16

RISKS AND PREMIUMS.

	Fire	Gross Premiums.
Written during the year	$208,887,698.00	$ 2,021,149.83
Total	$208,887,698.00	$ 2,021,149.83
Expired and terminated	20,229,162.00	181,653.47
In force at end of the year	$188,658,536.00	$ 1,839,496.36

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 1,921,890.18
Total losses (less reinsurance) paid from organization of the company	263,159.32
Largest gross aggregate amount insured in any one hazard	20,000.00
Largest net aggregate amount insured in any one hazard	20,000.00
Fire losses (less reinsurance) incurred during the year	386,507.41
Par value of the company's stock owned by the directors	6,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $37,499.00 cancelled and reinsured	$ 1,484,373.00
Gross premiums, (less return premiums, $752.43)	18,226.66
Losses paid (less losses reinsured in other companies)	4,193.56
Losses incurred (less losses reinsured in other companies)	4,980.56

JEFFERSON FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April, 1855; Commenced Business August, 1855.

SYDNEY E. HUTCHINSON, President. CHAS. B. JENNINGS, Secretary.

Cash Capital, $250,000.00.

INCOME.

	Fire.	Marine.	
Gross premiums	$ 1,282,738.71	$ 30,693.47	
Deduct gross reinsurance, fire, $293,314.87; marine and inland, $1,023.11: return premiums, fire, $266,469.97; marine and inland, $8,145.64	559,784.84	9,168.75	
Total premiums (other than perpetual)	$ 722,953.87	$ 21,524.72	$ 744,478.59
Deposit premiums on perpetual risks (gross)			3,228.27
Gross interest on mortgage loans		$ 336.40	
Gross interest on bonds and dividends on stocks		38,634.70	
Gross interest on deposits in trust companies and banks		898.81	
Gross rents, including $3,000.00 for company's occupancy of its own buildings		6,000.00	45,869.91
From other sources			178.38
From agents' balances previously charged off			576.35
Gross profit on sale or maturity of bonds			2,350.22
Total income			$ 796,681.72
Ledger assets December 31, 1908			1,288,858.29
Total			$ 2,085,540.01

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 703,915.69	$ 50,315.51	
Deduct salvage, fire, $1,375.81; marine and inland, $158.93; reinsurance, fire, $211,422.43	212,798.24	158.93	
Net amount paid policy holders for losses	$ 491,117.45	$ 50,156.58	$ 541,274.03
Expenses of adjustment and settlement of losses			12,353.92
Commissions or brokerage			161,841.36
Allowances to local agencies for miscellaneous agency expenses			8,853.53

Salaries, $6,902.50; and expenses, $26,918.80 of special and general agents		33,821.30
Salaries, fees and other charges of officers, directors, trustees and home office employes		28,557.95
Rents, including $3,000.00 for company's occupancy of its own buildings		3,000.00
Advertising, $561.16; printing and stationery, $6,613.98		7,175.14
Postage, telegrams, telephone and express		4,566.88
Legal expenses		1,610.84
Furniture and fixtures		429.15
Maps, including corrections		6,055.68
Underwriters' boards and tariff associations		9,756.07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,341.46
Inspections and surveys		1,097.56
Repairs and expenses (other than taxes) on real estate		447.40
Taxes on real estate		816.75
State taxes on premiums		25,190.78
Insurance department licenses and fees		13,185.78
Other disbursements		3,739.36
Deposit premiums returned		1,954.56
Interest and dividends to stockholders		25,000.00
Gross loss on sale or maturity of bonds		56.33
Total disbursements	$	892,125.85
Balance	$	1,193,414.16

LEDGER ASSETS.

Book value of real estate	$	58,464.89
Mortgage loans on real estate		6,600.00
Book value of bonds and stocks		875,617.80
Cash in company's office		42,532.83
Deposits in trust companies and banks not on interest		5,054.68
Deposits in trust companies and banks on interest		64,419.44
Agents' balances, representing business written subsequent to Oct. 1, 1909		139,431.72
Agents' balances, representing business written prior to Oct. 1, 1909		692.80
Other ledger assets		600.00
Total ledger assets	$	1,193,414.16

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 84.10		
Interest due and accrued on bonds	11,875.01		
Rents due and accrued on company's property or lease	100.00	$	12,059.11
Market value of real estate over book value			6,535.11
Market value of bonds and stocks over book value			1,474.70
Gross assets		$	1,213,483.08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$	692.80
Total admitted assets	$	1,212,790.28

LIABILITIES.

Gross losses adjusted and unpaid	$ 56,520.65	
Gross claims for losses in process of adjustment or in suspense	107,171.51	
Gross claims for losses resisted	2,727.61	
Total	$ 166,419.77	
Deduct reinsurance due or accrued	52,428.25	
Net amount of unpaid losses and claims		$ 113,991.52
Unearned premiums on outstanding risks		578,270.65
Reclaimable on perpetual fire insurance policies being 90 per cent. of premium or deposit received		65,685.11
Total of all liabilities except capital		$ 757,947.28
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	204,843.00	
Surplus as regards policy holders		454,843.00
Total liabilities		$ 1,212,790.28

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$130,448,134.00	$ 1,643,377.35
Written during the year	101,764,509.00	1,282,738.71
Total	$232,212,643.00	$ 2,926,116.06
Expired and terminated	115,857,085.00	1,431,707.29
In force at end of the year	$116,355,558.00	$ 1,494,408.77
Deduct amount reinsured	27,232,747.00	345,911.87
Net amount in force	$ 89,122,811.00	$ 1,148,496.90

	Marine and Inland.	Gross Premiums.
In force December 31, 1908	$ 1,102,669.00	$ 30,812.97
Written during the year	1,545,183.00	30,693.47
Total	$ 2,647,852.00	$ 61,506.44
Expired and terminated	2,480,265.00	56,065.11
In force at end of the year	$ 167,587.00	$ 5,441.33
Deduct amount reinsured	47,450.00	1,354.98
Net amount in force	$ 120,137.00	$ 4,086.35

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 4,803,399.10
Total losses (less reinsurance) paid from organization of the company	2,131,297.32
Cash dividends declared since the company commenced business	567,200.00
Largest gross aggregate amount insured in any one hazard	32,500.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	522,982.98

Inland marine losses incurred during the year	374,450.01
Par value of the company's stock owned by the directors	170,200.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $351,075 cancelled and reinsured	$ 523,031.00
Gross premiums, (less paid for for reinsurance, $1,716.46; and less return premiums, $2,859.09)	9,055.09
Losses paid (less losses reinsured in other companies)	12,168.83
Losses incurred (less losses reinsured in other companies)	8,157.42

THE KANAWHA INSURANCE COMPANY OF AMERICA.

MAYWOOD, W. VA.

Incorporated December 17, 1894; Commenced Business, December 22, 1894.

R. F. MUNRO, President. JUSTUS E. RALPH, Secretary.

Cash Capital, $100,300.00.

INCOME.

	Fire.	
Gross Premiums	$ 47,199.30	
Deduct gross reinsurance or return premiums	15,080.71	
Total premiums (other than perpetual)		$ 32,118.59
Gross interest on bonds and dividends on stocks	8,772.00	
Gross interest from all other sources	4,098.05	12,870.05
Total income		$ 44,988.64
Ledger assets December 31, 1908		321,124.05
Total		$ 366,112.69

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 25,966.87	
Deduct salvage, or reinsurance	8,262.01	
Net amount paid policy holders for losses	$ 17,704.86	$ 17,704.86
Expenses of adjustment and settlement of losses		133.80
Salaries		840.00
Salaries, fees and other charges of officers, directors, trustees and home office employes		60.00
Printing and stationery		17.50
Postage, telegrams, telephone and express		20.00
Repairs and expenses (other than taxes) on real estate		8.15
Taxes and real estate		18.49
All other licenses, fees and taxes		190.00
Other disbursements		9.38
Total disbursements		$ 19,002.18
Balance		$ 347,110.51

LEDGER ASSETS.

Book value of real estate	$ 1,299.62
Book value of bonds and stocks	253,699.40

Deposits in trust companies and banks on interest		90,153.99
Other ledger assets		1,957.50
Total ledger assets		$ 347,110.51

LIABILITIES.

Unearned premiums on outstanding risks		$ 21,137.18
Total of all liabilities except capital		$ 21,137.18
Capital actually paid up in cash	$ 100,300.00	
Surplus over all liabilities	225,673.33	
Surplus as regards policy holders		$ 325,973.33
Total liabilities		$ 347,110.51

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 1,668,384.00	$ 34,351.83
Written during the year	3,019,285.00	47,199.30
Total	$ 4,687,669.00	$ 81,551.13
Expired and terminated	2,693,462.00	39,276.86
In force at end of the year	$ 1,994,207.00	$ 42,274.27
Net amount in force	$ 1,994,207.00	$ 42,274.27

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 303,973.39
Total losses (less reinsurance) paid from organization of the company	96,780.17
Cash dividends declared since the company commenced business	50,400.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Par value of the company's stock owned by the directors	500.00

MECHANICS AND TRADERS INSURANCE COMPANY.

NEW ORLEANS, LA.

Incorporated October 15, 1869; Commenced Business November 1, 1869.

JAMES NICHOLS, President. R. L. EMERY, Secretary.

Cash Capital, $300,000.00.

INCOME.

	Fire.	Marine.	
Gross premiums	$ 1,210,082.99	$ 2,833.34	
Deduct gross reinsurance, or return premiums	510,059.48	1,624.96	
Total premiums (other than perpetual)	$ 700,023.51	$ 1,208.38	$ 701,231.89
Gross interest on bonds and dividends on stocks		41,072.78	

Gross interest from all other sources.....	551.20	
Gross rents, includng $2.400 for company's occupancy of its own buildings	3,600.00	45,223.98
Gross profit on sale or maturity of bonds.....		2,786.65
Total income		$ 749,242.52
Ledger assets December 31, 1908.....		1,108,622.40
Total		$ 1,857,864.92

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 448,523.89		
Deduct salvage, fire, $2,331.17; reinsurance, fire, $121,891.08; marine and inland, $727.92	124,222.25	727.92	
Net amount paid policy holders for losses..	$ 324,301.64	$ 727.92	$ 323,573.72
Expenses of adjustment and settlement of losses.....			4,448.21
Commissions or brokerage			125,105.56
Salaries and expenses of special and general agents.....			56,799.22
Salaries, fees and other charges of officers, directors, trustees and home office employes			7,497.95
Rents			2,400.00
Advertising, printing and stationery			5,280.95
Postage, telegrams, telephone and express.....			4,370.61
Legal expenses			2,168.52
Furniture and fixtures			35.00
Maps, including corrections			346.54
Underwriters' boards and tariff associations.....			6,328.79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			4,819.62
Inspections and surveys			356.76
Repairs and expenses (other than taxes) on real estate.....			121.95
Taxes on real estate			844.40
State taxes on premiums			11,571.93
Insurance department licenses and fees			3,523.37
All other licenses, fees and taxes			7,412.57
Other disbursements			3,421.87
Interest and dividends to stockholders			18,000.00
Gross loss on sale or maturity of bonds.....			4,695.00
Total disbursements			593,122.54
Balance			$ 1,264,742.38

LEDGER ASSETS.

Book value of real estate	$ 22,000.00
Mortgage loans on real estate	700.00
Book value of bonds and stocks	1,109,942.58
Deposits in trust companies and banks not on interest.....	7,877.49
Deposits in trust companies and banks on interest.....	122,368.21
Agents' balances representing business written subsequent to Oct. 1, 1909	1,754.10

Other ledger assets		100.00
Total ledger assets		$ 1,264,742.38

NON-LEDGER ASSETS.

Market value of real estate over book value		$ 1,500.00
Gross assets		$ 1,266,242.38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 1,754.10	
Book value of ledger assets over market value.	79,848.68	$ 80,848.68
Total admitted assets		$ 1,185,393.70

LIABILITIES.

Gross losses adjusted and unpaid	$ 2,524.93	
Gross claims for losses in process of adjustment or in suspense	111,185.69	
Gross claims for losses resisted	1,300.00	
Total	$ 115,010.62	
Deduct reinsurance due or accrued	44,039.99	
Net amount of unpaid losses and claims		$ 70,970.63
Unearned premiums on outstanding risks		486,733.56
State, county and municipal taxes due or accrued		10,000.00
Total of all liabilities except capital		$ 567,704.19
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	317,689.51	
Surplus as regards policy holders		617,689.51
Total liabilities		$ 1,185,393.70

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine.	Gross Premiums.
In force December 31, 1908	$ 83,855,835	$1,033,775.68		
Written during the year....	101,834,634	1,210,082.99	$ 721,653	$2,833.34
Total	$185,690.469	$2,243,858.67	$ 721,653	$2,833.34
Expired and terminated.....	78,955,743	965,498.79	721,653	2,833.34
In force at end of the year	$106,734,726	$1,278,359.88		
Deduct amount reinsured....	30,482,896	362,801.77		
Net amount in force.....	$ 76,251,830	$ 915,558.11		

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 11,380,872.00
Total losses (less reinsurance) paid from organization of the company	6,047,672.00

Cash dividends declared since the company commenced business..	1,196,337.00
Largest gross aggregate amount insured in any one hazard.....	25,000.00
Largest net aggregate amount insured in any one hazard.....	10,000.00
Fire losses (less reinsurance) incurred during the year.....	352,159.13
Par value of the company's stock owned by the directors.....	152,100.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $361,992 cancelled and reinsured.....	$1,089,926.00
Gross premiums, (less paid for reinsurance, $4,061.77; and less return premiums, $2,364.10	16,613.88
Losses paid (less losses reinsured in other companies).....	4,818.11
Losses incurred (less losses reinsured in other companies).....	3,017.77

MICHIGAN COMMERCIAL INSURANCE COMPANY.

LANSING, MICHIGAN.

Incorporated December 7, 1904; Commenced Business January 1, 1905.

F. A. HOOKER, President. A. D. BAKER, Secretary.

Cash Capital, $400,000.00.

INCOME.

	Fire.	Marine.	
Gross premums	$ 1,886,400.31	$ 114,109.00	
Deduct gross reinsurance or return premiums	951,506 98	111,315.16	
Total premiums (other than perpetual) ..	$ 934,893.33	$ 2,793.84	$ 937,687.17
Gross interest on mortgage loans.....		27,792.21	
Gross interest on bonds and dividends on stocks		10,279.82	
Gross interest on deposits in trust companies and banks		2,377.43	
Gross rents		1,500.00	41,949.46
Gross profit on sale or maturity of bonds.....			4.90
Total income			$ 979,641.53
Ledger assets December 31, 1908.....			1,320,642.61
Total			$ 2,300,284.14

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 917,109.78	$ 51,003.56	
Deduct salvage, fire, $4,330.59; marine and inland, $1.121.40; reinsurance, fire, $323,619.58; marine & inland, $48,361.60	327,950.17	49,483.00	
Net amount paid policy holders for losses..	$ 589,159.61	$ 1,520.56	$ 590,680.17
Expenses of adjustment and settlement of losses.....			12,397.59
Commissions or brokerage			149,090.31

Allowances to local agencies for miscellaneous agency expenses..		2,692.10
Salaries, $46,152.91; and expenses, $33,632.49 of special and general agents		79,785.40
Salaries, fees and other charges of officers, directors, trustees and home office employes		43,473.17
Rents, including $15,000 for company's occupancy of its own buildings		4,641.70
Advertising, $4,843.39; printing and stationery, $11,819.10		16,662.49
Postage, telegrams, telephone and express		13,625.20
Legal expenses		544.98
Furniture and fixtures		3,803.62
Maps, including corrections		7,256.47
Underwriters' boards and tariff associations		8,613.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		9,690.64
Inspections and surveys		6,025.43
Repairs and expenses (other than taxes) on real estate		641.18
Taxes on real estate		434.47
State taxes on premiums		24,676.08
Insurance department licenses and fees		10,097.38
All other licenses, fees and taxes		7,483.82
Other disbursements		4,653.60
Interest and dividends to stockholders		15,000.00
Total disbursements	$	1,011,968.80
Balance	$	1,288,315.34

LEDGER ASSETS.

Book value of real estate	$	13,824.84
Mortgage loans on real estate		518,056.00
Book value of bonds and stocks		320,398.00
Cash in company's office		2,505.31
Deposits in trust companies and banks not on interest		4,009.48
Deposits in trust companies and banks on interest		230,660.93
Agents' balances, representing business written subsequent to Oct. 1, last		198,294.81
Agents' balances, representing business written prior to Oct. 1, last		565.94
Total ledger assets	$	1,288,315.34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 10,112.75		
Interest due and accrued on bonds	5,085.51		
Interest due and accrued on other assets	207.65	$	15,405.91
Market value of real estate over book value			1,000.00
Market value of bonds and stocks over book value			4,601.50
Gross assets		$	1,309,322.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	565.94
Total admitted assets	$	1,308,756.81

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 134,058.83	
Gross claims for losses resisted	13,408.79	
Total	$ 149,467.62	
Deduct reinsurance due or accrued	61,869.80	
Net amount of unpaid losses and claims		$ 87,597.82
Unearned premiums on outstanding risks		746,877.09
Salaries and other miscellaneous expenses due or accrued		12,200.00
State, county and municipal taxes, due or accrued		2,000.00
Total of all liabilities except capital		$ 848,674.91
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	60,081.90	
Surplus as regards policy holders		460,081.90
Total liabilities		$ 1,308,756.81

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine.	Gross Premiums.
In force December 31, 1908	$149,548,564.00	$1,787,372.08	$2,324,225.00	$ 60,454.81
Written during the year	153,478,486.00	1,886,400.31	4,646,120.00	114,109.00
Total	$303,027,050.00	$3,673,772.39	$6,970,345.00	$174,563.81
Expired and terminated	135,902,375.00	1,709,713.17	3,664,779.00	92,885.12
In force at end of year	$167,124,675.00	$1,964,059.22	$3,305,566.00	$ 81,678.69
Deduct amount reinsured	43,050,756.00	536,462.99	3,246,541.00	79,917.73
Net amount in force	$124,073,919.00	$1,427,596.23	$ 59,025.00	$ 1,760.96

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 3,679,388.00
Total losses (less reinsurance) paid from organization of the company	1,703,392.03
Cash dividends declared since the company commenced business	15,000.00
Largest gross aggregate amount insured in any one hazard	40,000.00
Lrgest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	624,974.60
Inland marine losses incurred during the year	1,165.23
Par value of the company's stock owned by the directors	208,200.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $725,695.00 cancelled and reinsured	$ 512,068.00
Gross premiums, (less paid for reinsurance, $5,890.98; and less return premiums, $5,157.46)	12,673.82
Losses paid (less losses reinsured in other companies)	12,704.04
Losses incurred (less losses reinsured in other companies)	15,162.99

MILWAUKEE MECHANICS INSURANCE COMPANY.

MILWAUKEE, WISCONSIN.

Incorporated February 15, 1852; Commenced Business, April 1, 1852.

WILLIAM L. JONES, President. OSCAR GRIEBLING, Secretary.

Cash Capital, $500,000.00.

INCOME.

	Fire.	
Gross premiums	$ 2,216,112.89	
Deduct gross reinsurance, or return premiums	621,542.70	
Total premiums (other than perpetual)	$ 1,594,570.19	$ 1,594,570.19
Gross interest on mortgage loans	$ 63,606.73	
Gross interest on collateral loans	187.00	
Gross interest on bonds and dividends on stocks	62,538.28	
Gross interest on deposits in trust companies and banks	1,495.95	
Gross interest from all other sources	1,920.89	
Gross rents, for company's occupancy of its own buildings	3,935.00	133,688.85
From other sources		600.00
From agents' balances previously charged off		1,245.15
Gross profit on sale or maturity of real estate		250.00
Gross increase, by adjustment, in book value of bonds, $7,762.50; stocks $1,760.00		9,522.50
Total income		$ 1,739,871.69
Ledger assets December 31, 1908		2,849,070.75
Total		$ 4,588,942.44

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 813,264.45	
Deduct salvage, fire, $4,668.14; reinsurance, fire, $133,857.97	138,526.11	
Net amount paid policy holders for losses	$ 674,738.34	$ 674,738.34
Expenses of adjustment and settlement of losses		9,615.08
Commissions or brokerage		412,411.70
Salaries, $51,256.91; and expenses, $41,448.73 of special and general agents		92,705.64
Salaries, fees and other charges of officers, directors, trustees and home office employes		70,702.44
Rents, including $2,500.00 for company's occupancy of its own buildings		4,950.00
Advertising,, $2,302.79; printing and stationery, $13,473.43		15,776.22
Postage, telegrams, telephone and express		17,210.64
Legal expenses		3,148.22
Furniture and fixtures		1,861.83
Maps, including corrections		7,667.84
Underwriters' boards and tariff associations		4,790.60
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		13,662.49
Inspections and surveys		4,620.72
Repairs and expenses (other than taxes) on real estate		833.78

Taxes on real estate		2,534.28
State taxes on premiums		43,288.62
Insurance department licenses and fees		13,273.10
All other licenses, fees and taxes		7,563.86
Other disbursements		14,552.92
Interest and dividends to stockholders		80,000.00
Agents' balances charged off		1,383.29
Gross decrease, by adjustment, in book value of real estate, $250.00; bonds, $12,006.67		12,256.67
Total disbursements		$ 1,509,548.58
Balance		$ 3,079,393.86

LEDGER ASSETS.

Book value of real estate	$ 55,750.00	
Mortgage loans on real estate	1,267,535.00	
Loans secured by collateral	21,000.00	
Book value of bonds and stocks	1,522,755.43	
Cash in company's office	12,034.96	
Deposits in trust companies and banks not on interest	421.55	
Deposits in trust companies and banks on interest	111,908.11	
Agents' balances, representing business written subsequent to Oct. 1, last	225,755.77	
Agents' balances, representing business written prior to Oct. 1, last	1,342.46	
Other ledger assets	2,043.17	$ 3,220,546.45
Deduct ledger liabilities		141,152.59
Total ledger assets		$ 3,079,393.86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 18,675.75	
Interest due and accrued on bonds	13,511.04	
Interest due and accrued on collateral loans	1,042.71	
		$ 33,229.50
Gross assets		$ 3,112,623.36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,342.46	
		$ 1,342.46
Total admitted assets		$ 3,111,280.90

LIABILITIES.

Gross losses adjusted and unpaid	$ 53,360.89
Gross claims for losses in process of adjustment or in suspense	87,335.98
Gross claims for losses resisted	8,507.59
Total	$ 149,204.46

Deduct reinsurance due or accrued	27,098.65	
Net amount of unpaid losses and claims.....		$ 122,105.81
Unearned premiums on outstanding risks.....		1,676,004.72
State, county and municipal taxes, due or accrued.....		100,000.00
Total of all liabilities except capital.....		$ 1,898,110.53
Capital actually paid up in cash.....	$ 500,000.00	
Surplus over all liabilities	713,170.37	
Surplus as regards policy holders.....		$ 1,213,170.37
Total liabilities		$ 3,111,280.90

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908.....	$285,742,622	$ 3,345,716.98
Written during the year	187,984,130	2,216,112.89
Total	$473,726,752	$ 5,561,829.87
Expired and terminated	157,581,477	1,947,406.83
In force at end of the year.....	$316,145,275	$ 3,614,423.04
Deduct amount reinsured	33,478,818	440,349.02
Net amount in force	$282,666,457	$ 3,174,074.02

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 28,598,498.00
Total losses (less reinsurance) paid from organization of the company	14,950,913.00
Cash dividends declared since the company commenced business..	1,575,000.00
Largest net aggregate amount insured in any one hazard.....	50,000.00
Largest gross aggregate amount insured in any one hazard.....	50,000.00
Fire losses (less reinsurance) incurred during the year.....	716,967.19
Par value of the company's stock owned by the directors.....	111,330.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $221,634 cancelled and reinsured.....	$ 568,188.00
Gross premiums, (less paid for reinsurance, $1,378.59; and less return premiums, $1,465.21)	8,748.78
Losses paid (less losses reinsured in other companies).....	3,752.33
Losses incurred (less losses reinsured in other companies).....	3,634.38

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 4, 1869; Commenced Business, December 1, 1871.

JAMES NICHOLS, President. B. R. STILLMAN, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

	Fire.
Gross premiums	$ 8,545,442.17

Deduct gross reinsurance, or return premiums..	2,937,117.16	
Total premiums (other than perpetual)	$ 5,608,325.01	$ 5,608,325.01
Gross interest on mortgage loans.....	36,128.46	
Gross interest on bonds and dividends on stocks	276,635.39	
Gross interest on deposits in trust companies and banks	8,824.53	
Gross rents	13,994.30	335,582.68
From other sources		106.00
From agents' balances previously charged off.....		8,315.10
Gross profit on sale or maturity of real estate, $7,807.48; bonds, $13,144.55; stocks, $30,065.19		51,017.22
Total income		$ 6,003,346.01
Ledger assets December 31, 1908.....		7,853,330.10
Total		$ 13,856,676.11

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 3,649,296.76	
Deduct salvage, fire, $20,937.35; reinsurance, fire, $947,143.88	968,381.23	
Net amount paid policy holders for losses	$ 2,680,915.53	$ 2,680,915.53
Expenses of adjustment and settlement of losses.....		30,467.21
Commissions or brokerage		982,328.70
Salaries, $388,378.79; and expenses, $119,610.77 of special and general agents		507,989.56
Salaries, fees and other charges of officers, directors, trustees and home office employes		140,813.28
Rents		12,266.69
Advertising, $23,232.40; printing and stationery, $31,358.30.....		54,590.70
Postage, telegrams, telephone and express.....		46,527.58
Legal expenses		8,290.02
Furniture and fixtures		6,914.98
Maps, including corrections		11,957.40
Underwriters' boards and tariff associations.....		67,058.38
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		46,680.53
Inspections and surveys		13,840.19
Repairs and expenses (other than taxes) on real estate.....		5,135.31
Taxes on real estate		4,823.30
State taxes on premiums		93,909.30
Insurance department licenses and fees.....		19,239.97
All other licenses, fees and taxes.....		36,591.73
Other disbursements		36,955.16
Interest and dividends to stockholders		130,000.00
Agents' balances charged off		1,401.89
Gross loss on sale or maturity of bonds, $15,173.75; stocks, $2,012.50		17,186.25
Total disbursements		$ 4,955,883.66
Balance		$ 8,900,792.45

LEDGER ASSETS.

Book value of real estate	$ 460,538.98

Mortgage loans on real estate		662,668.00
Book value of bonds and stocks		6,587,890.20
Cash in company's office		1,540.17
Deposits in trust companies and banks on interest		404,777.42
Agents' balances, representing business written subsequent to Oct. 1, last		760,216.29
Agents' balances, representing business written prior to Oct. 1, last		23,161.39
Total ledger assets		$ 8,900,792.45

NON-LEDGER ASSETS.

Market value fo bonds and stocks over book value		349,927.30
Market value of bonds and stocks over book volue		349,927.30
Gross assets		$ 9,351,868.64

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 23,161.39	
		$ 23,161.39
Total admitted assets		$ 9,328,707.25

LIABILITIES.

Gross losses adjusted and unpaid	$ 126,348.07	
Gross claims for losses in process of adjustment or in suspense	697,141.35	
Gross claims for losses resisted	38,962.50	
Total	$ 862,451.92	
Deduct reinsurance due or accrued	359,615.96	
Net amount of unpaid losses and claims		$ 502,835.96
Unearned premiums on outstanding risks		4,685,577.28
All other liabilities		300,000.00
Total of all liabilities except capital		$ 5,488,413.24
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,840,294.01	
Surplus as regards policy holders		3,840,294.01
Total liabilities		$ 9,328,707.25

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 995,292,359	$ 11,057,371.91
Written during the year	751,206,874	8,545,442.17
Total	$ 1,746,499,233	$ 19,602,814.08
Expired and terminated	715,199,310	8,170,379.31
In force at end of the year	$ 1,031,299,923	$ 11,432,434.77
Deduct amount reinsured	210,269,937	2,286,500.90
Net amount in force	$ 821,029,986	$ 9,145,933.87

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 73,588,523.19
Total losses (less reinsurance) paid from organization of the company	39,742,791.05
Cash dividends declared since the company commenced business	3,687,000.00
Stock dividends declared since the company commenced business	100,000.00
Largest gross aggregate amount insured in any one hazard	150,000.00
Largest net aggregate amount insured in any one hazard	75,000.00
Fire losses (less reinsurance) incurred during the year	2,685,352.30
Inland marine losses incurred during the year	103,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $3,149,605.00 cancelled and reinsured	$ 5,263,007.00
Gross premiums, (less paid for reinsurance, $23,829.50; and less return premiums, $9,811.78)	60,820.51
Losses paid (less losses reinsured in other companies)	26,891.83
Losses incurred (less losses reinsured in other companies)	27,023.96

NATIONAL LUMBER INSURANCE COMPANY.

BUFFALO, N. Y.

Incorporated November 15, 1905; Commenced Business, November 15, 1905.

MORRIS S. TREMAINE, President. WILLIAM P. HAINES, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 374,856.32	
Deduct gross reinsurance, or return premiums	142,098.07	
Total premiums (other than perpetual)	$ 232,758.25	$ 232,758.25
Gross interest on bonds and dividends on stocks	9,787.82	
Gross interest on deposits in trust companies and banks	3,365.96	
Gross interest from all other sources	3.10	
Gross rents		13,156.88
From other sources		41.75
From agents' balances previously charged off		5.52
Gross profit on sale or maturity of stocks		4,892.30
Gross increase, by adjustment in book value of bonds		60.35
Total income		$ 250,915.05
Ledger assets December 31, 1908		398,247.74
Total		$ 649,162.79

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 124,766.11	
Deduct salvage, or reinsurance	17,498.61	
Net amount paid policy holders for losses	$ 107,267.50	$ 107,267.50

Expenses of adjustment and settlement of losses		2,888.93
Commissions or brokerage		53,624.18
Allowances to local agencies for miscellaneous agency expenses		1,041.73
Salaries, $2,600.00; and expenses, $4,161.55 of special and general agents		6,761.55
Salaries, fees and other charges of officers, directors, trustees and home office employes		16,878.68
Rents		2,500.04
Advertising, $2,981.18; printing and stationery, $916.98		2,998.16
Postage, telegrams, telephone and express		1,244.68
Legal expenses		517.34
Furniture and fixtures		406.26
Maps, including corrections		382.45
Underwriters' boards and tariff associations		1,584.14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,063.49
State taxes on premiums		3,211.01
Insurance department licenses and fees		1,662.00
All other licenses, fees and taxes		1,260.12
Other disbursements		1,285.32
Interest and dividends to stockholders		20,000.00
Agents' balances charged off		272.69
Gross loss on sale or maturity of bonds		252.15
Gross decrease, by adjustment, in book value of bonds		32.21
Total disbursements	$	227,134.63
Balance	$	422,028.16

LEDGER ASSETS.

Book value of bonds and stocks	$	254,227.64
Cash in company's office		80.26
Deposits in trust companies and banks not on interest		186.43
Deposits in trust companies and banks on interest		126,469.11
Agents' balances, rpresenting business written subsequent to Oct. 1, last		40,010.49
Agents' balances, representing business written subsequent to Oct. last		63.70
Other ledger assets		990.53
Total ledger assets	$	422,028.16

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 1,863.75		
		$	1,863.75
Other non-ledger assets			266.00
Gross assets		$	424,157.91

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 63.70		
Book value of ledger assets over market value.	15,032.14	$	15,095.84
Total admitted assets		$	409,062.07

LIABILITIES.

Gross losses adjusted and unpaid	$ 2,706.92	
Gross claims for losses in process of adjustment or in suspense	29,745.94	
Gross claims for losses resisted	10,000.00	
Total	$ 42,452.86	
Deduct reinsurance due or accrued	6,889.03	
Net amount of unpaid losses and claims		$ 35,563.83
Unearned premiums on outstanding risks		113,569.41
Salaries and other miscellaneous expenses due or accrued		129.34
State, county and municipal taxes, due or accrued		3,500.00
Commissions and other charges due or to become due to agents and broker		600.00
Return premiums		3,691.02
Total of all liabilities except capital		$ 157,053.60
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	52,008.47	
Surplus as regards policy holders		252,008.47
Total liabilities		$ 409,062.07

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 13,738,481.14	$ 251,343.36
Written during the year	24,185,439.00	374,856.32
Total	$ 37,923,920.14	$ 626,199.68
Expired and terminated	20,709,102.00	366,333.63
In force at end of the year	$ 17,214,818.14	$ 259,866.05
Deduct amount reinsured	1,553,032.00	33,951.18
Net amount in force	$ 15,661,786.14	$ 225,914.87

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 819,585.72
Total losses (less reinsurance) paid from organization of the company	337,008.23
Cash dividends declared since the company commenced business	30,000.00
Largest gross aggregate amount insured in any one hazard	35,000.00
Largest net aggregate amount insured in any one hazard	35,000.00
Fire losses (less reinsurance) incurred during the year	157,328.17
Par value of the company's stock owned by the directors	144,800.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $156,185 cancelled and reinsured	$ 128,950.00
Gross premiums	3,936.90
Losses paid (less losses reinsured in other companies)	3,546.96
Losses incurred (less losses reinsured in other companies)	3,681.97

NATIONAL UNION FIRE INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated February 14, 1901; Commenced Business, March, 1901.

E. E. COLE, President. B. D. COLE, Secretary.

Cash Capital, $900,000.00.

INCOME.

	Fire.	
Gross premiums	$ 2,791,033.96	
Deduct gross reinsurance or return premiums	1,105,034.02	
Total premiums (other than perpetual)	$ 1,685,999.94	$ 1,685,999.94
Deposit premiums on perpetual risks (gross)	29,697.27	
Gross interest on collateral loans	1,612.50	
Gross interest on bonds and dividends on stocks	75,407.36	
Gross interest on deposits in trust companies and banks	3,966.30	
Gross interest from all other sources	5,264.54	$ 115,947.97
From other sources		76,723.50
From agents' balances previously charged off		171.49
Gross profit on sale or maturity of bonds, $15,667.50; stocks, $12,050.00		27,717.50
Total income		$ 1,906,560.40
Ledger assets December 31, 1908		2,564,479.52
Increase of capital during the year		150,000.00
Total		$ 4,621,039.92

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,081,665.50	
Deduct salvage, fire, $3,413.94; reinsurance, fire, $276,205.10	281,619.04	
Net amount paid policy holders for losses	$ 800,046.46	$ 800,046.46
Expenses of adjustment and settlement of losses		24,168.06
Commissions or brokerage		338,078.23
Allowances to local agencies for miscellaneous agency expenses		6,573.81
Salaries, $47,102.08; and expenses, $35,973.25 of special and general agents		83,075.33
Salaries, fees and other charges of officers, directors, trustees and home office employes		82,164.20
Rents		10,793.76
Advertising, $832.40; printing and stationery, $16,114.61		16,947.01
Postage, telegrams, telephone and express		9,185.00
Legal expenses		420.00
Furniture and fixtures		3,654.68
Maps, including corrections		9,648.21
Underwriters' boards and tariff associations		25,289.98
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		13,235.93
Inspections and surveys		9,033.36
State taxes on premiums		42,644.56
Insurance department licenses and fees		13,746.19
All other licenses, fees and taxes		9,253.43
Other disbursements		24,795.80

Interest and dividends to stockholders		66,000.00
Agents' balances charged off		1,993.93
Gross loss on sale or maturity of bonds		513.75
Total disbursements		$ 1,591,261.68
Balance		$ 3,029,778.24

LEDGER ASSETS.

Mortgage loans on real estate		$ 608,972.00
Loans secured by collateral		155,000.00
Book value of bonds and stocks		1,672,966.88
Cash in company's office		26,490.98
Deposits in trust companies and banks not on interest		9,361.30
Deposits in trust companies and banks on interest		213,880.20
Agents' balances, representing business written subsequent ot Oct. 1, last		315,558.22
Agents' balances, representing business written prior to Oct. 1, last		7,456.92
Bills receivable taken for fire risks		20,091.56
Total ledger assets		$ 3,029,778.24

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 8,893.79	
Interest due and accrued on bonds	11,649.21	
Interest due and accrued on collateral loans	1,698.60	$ 22,241.60
Market value of bonds and stocks over book value		28,341.12
Gross assets		$ 3,080,360.96

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 7,456.92	
Bills receivable, past due, taken for marine, inland and fire risks	4,742.54	$ 12,199.46
Total admitted assets		$ 3,068,161.50

LIABILITIES.

Gross losses adjusted and unpaid	$ 30,041.85	
Gross claims for losses in process of adjustment or in suspense	113,424.41	
Gross claims for losses resisted	31,194.01	
Total	$ 174,660.27	
Deduct reinsurance due or accrued	44,931.61	$ 129,728.66
Unearned premiums on outstanding risks		1,563,195.18
State, county and municipal taxes. due or accrued		40,000.00
Total of all liabilities except capital		$ 1,732,923.84
Capital actually paid up in cash	$ 900,000.00	
Surplus over all liabilities	435,237.66	
Surplus as regards policy holders		1,335,237.66
Total liabilities		$ 3,068,161.50

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$259,793,347.00	$ 3,234,496.99
Written during the year	219,614,996.00	2,791,033.96
Total	$479,408,343.00	$ 6,025,530.95
Expired and terminated	180,717,160.00	2,387,051.81
In force at end of the year	$298,691,183.00	$ 3,638,479.14
Deduct amount reinsured	57,462,891.00	724,177.96
Net amount in force	$241,228,292.00	$ 2,914,301.18

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$	9,575,109.18
Total losses (less reinsurance) paid from organization of the company		5,480,383.75
Cash dividends declared since the company commenced business		156,000.00
Largest gross aggregate amount insured in any one hazard		35,000.00
Largest net aggregate amount insured in any one hazard		23,333.33
Fire losses (less reinsurance) incurred during the year		818,519.02
Inland marine losses incurred during the year		423,200.00
Par value of the company's stock owned by the directors		155,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $285.201 cancelled and reinsured	$ 1,532,096.00
Gross premiums, (less return premiums, $6,313.80)	26,663.12
Losses paid (less losses reinsured in other companies)	17,912.98
Losses incurred (less losses reinsured in other companies)	17,277.35

NEW BRUNSWICK FIRE INSURANCE COMPANY.

NEW BRUNSWICK, N. J.

Incorporated December 27, 1826; Commenced Business May 1, 1832.

GEO. A. VIEHMANN, President. CHAS. D. ROSS, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 719,566.60	
Deduct gross reinsurance, or return premiums	235,045.50	
Total premiums (other than perpetual)		$ 484,521.10
Gross interest on mortgage loans	5,117.06	
Gross interest on bonds and dividends on stocks	9,033.55	
Gross interest on deposits in trust companies and banks	474.64	
Gross interest from all other sources	560.69	
Gross rents, including $2,500.00 for company's occupancy of its own buildings	13,528.39	28,714.33
Gross profit on sale or maturity of bonds		492.50
Total income		$ 513,727.93

Ledger assets December 31, 1908		613,857.66
Total		1,127,585.59

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 256,714.40	
Deduct salvage, or reinsurance	28,345.96	
Net amount paid policy holders for losses		$ 228,368.44
Expenses of adjustment and settlement of losses		5,827.06
Commissions or brokerage		110,928.00
Salaries, $22,169.23; and expenses, $21,550.06 of special and general agents		43,719.29
Salaries, fees and other charges of officers, directors, trustees and home office employes		24,122.79
Rents, including $2,500.00 for company's occupancy of its own buildings		2,500.00
Advertising, $2,215.02; printing and stationery, $4,641.31		6,856.33
Postage, telegrams, telephone and express		4,584.17
Legal expenses		63.25
Furniture and fixtures		739.39
Maps, including corrections		2,327.04
Underwriters' boards and tariff associations		2,770.82
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		4,060.16
Inspections and surveys		1,419.32
Repairs and expenses (other than taxes) on real estate		4,799.17
Taxes on real estate		1,540.00
State taxes on premiums		6,844.08
Insurance department licenses and fees		5,783.29
All other licenses, fees and taxes		1,267.40
Other disbursements		2,467.90
Interest and dividends to stockholders		19,985.00
Agents' balances charged off		394.91
Total disbursements		$ 481,367.81
Balance		$ 646,217.78

LEDGER ASSETS.

Book value of real estate	$ 132,362.00
Mortgage loans on real estate	104,314.56
Book value of bonds and stocks	285,535.86
Cash in company's office	1,408.49
Deposits in trust companies and banks on interest	42,452.40
Agents' balance, representing business written subsequent to Oct. 1, last	79,775.77
Agents' balance, representing business written prior to Oct. 1, last	268.70
Other ledger assets	100.00
Total ledger assets	$ 646,217.78

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,103.53

Interest due and accrued on bonds.....	1,361.33	$ 2,464.91
Market value of bonds and stocks over book value.....		5,705.39
Gross assets		$ 654,388.08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	$ 268.70	
Book value of ledger assets over market value..	562.00	$ 830.70
Total admitted assets		$ 653,557.38

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 22,559.00	
Total	$ 22,559.00	
Deduct reinsurance due or accrued.....	1,398.50	
Net amount of unpaid losses and claims.....		$ 21,160.50
Unearned premiums on outstanding risks		350,562.81
Cash dividends remaining unpaid to stockholders.....		53.60
Total of all liabilities except capital.....		$ 371,776.91
Capital actually paid up in cash.....	$ 200,000.00	
Surplus over all liabilities	81,780.47	
Surplus as regards policy holders.....		281,780.47
Total liabilities		$ 653,557.38

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908.....	$ 44,323,334.00	$ 582,111.34
Written during the year	53,003,723.00	719,566.60
Total	$ 97,330,057.00	$ 1,301,677.94
Expired and terminated.....	43,055,498.00	597,206.25
In force at end of the year	$ 54,274,559.00	$ 704,471.69
Deduct amount reinsured	4,682,909.00	67,909.10
Net amount in force	$ 49,591,650.00	$ 636,562.59

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,365,408.89
Total losses (less reinsurance) paid from organization of the company	1,054,881.24
Cash dividends declared since the company commenced business..	596,234.61
Largest gross aggregate amount insured in any one hazard.....	22,500.00
Largest net aggregate amount insured in any one hazard.....	22,500.00
Fire losses (less reinsurance) incurred during the year.....	215,045.91
Par value of the company's stock owned by the directors.....	83,025.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $305,105.00 cancelled and reinsured	$ 615,122.00
Gross premiums	12,379.18
Losses paid (less losses reinsured in other companies)	5,134.63
Losses incurred (less losses reinsured in other companies)	5,222.64

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

MANCHESTER, N. H.

Incorporated, 1869; Commenced Business April, 1870.

FRANK W. SARGEANT, President. FRANK E. MARTIN, Secretary.

Cash Capital, $1,100,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 2,583,091.59	
Deduct gross reinsurance, or return premiums	431,166.90	
Total premiums (other than perpetual)	$ 2,151,924.69	$ 2,151,924.69
Gross interest on mortgage loans	10,751.61	
Gross interest on collateral loans	1,531.25	
Gross interest on bonds and dividends on stocks	183,513.15	
Gross rents	14,440.24	210,236.25
From other sources		37.63
Gross profit on sale or maturity of real estate, $350.00; bonds, $448.80		798.80
Total income		$ 2,362,997.37
Ledger assets December 31, 1908		4,166,807.65
Total		$ 6,529,805.02

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,364,521.01	
Deduct salvage, $11,952.32; reinsurance, $215,660.08	227,612.40	
Net amount paid policy holders for losses	$ 1,136,908.61	$ 1,136,908.61
Expenses of adjustment and settlement of losses		10,921.91
Commissions or brokerage		475,204.03
Allowances to local agencies for miscellaneous agency expenses		29,996.18
Salaries and expenses of special and general agents		87,004.50
Salaries, fees and other charges of officers, directors, trustees and home office employes		61,576.86
Advertising, printing and stationery		19,231.05
Postage, telegrams, telephone and express		5,827.72
Legal expenses		1,356.57
Maps, including corrections		6,184.92
Underwriters' boards and tariff associations		24,175.97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,273.40
Inspections and surveys		9,301.29

Repairs and expenses (other than taxes) on real estate		7,219.56
Taxes on real estate		2,619.22
State taxes on premiums		50,295.57
Insurance department licenses and fees		6,712.56
All other licenses, fees and taxes		16,658.11
Other disbursements		9,705.68
Interest and dividends to stockholders		109,980.00
Agents' balances charged off		995.91
Gross decrease, by adjustment, in book value of real estate, $7,776.69; bonds, $11,459.38; stocks, $19,895.00		40,131.07
Total disbursements		$ 2,114,280.69
Balance		$ 4,415,524.33

LEDGER ASSETS.

Book value of real estate		$ 95,350.00
Mortgage loans on real estate		171,850.00
Book value of bonds and stocks		3,657,966.07
Cash in company's office		266.23
Deposits in trust companies and banks not on interest		187,820.93
Agents' balances, representing business written subsequent to Oct. 1, last		302,271.10
Total ledger assets		$ 4,415,524.33

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,203.78	
Interest due and accrued on bonds	38,117.96	$ 40,321.74
Market value of real estate over book value		10,600.00
Market value of bonds and stocks over book value		716,737.31
Other non-ledger assets		12,834.08
Gross assets		$ 5,196,017.46

LIABILITIES.

Gross losses adjusted and unpaid	$ 73,930.76	
Gross claims for losses in process of adjustment or in suspense	184,764.60	
Gross claims for losses resisted	10,409.00	
Total	$ 269,104.36	
Deduct reinsurance due or accrued	43,926.55	
Net amount of unpaid losses and claims		$ 225,177.81
Unearned premiums on outstanding risks		1,889,434.06
State, county and municipal taxes, due or accrued		65,000.00
Return premiums, $38,800.73; reinsurance premiums, $17,520.67		56,321.36
All other liabilities		350,000.00
Total of all liabilities except capital		$ 2,585,953.23
Capital actually paid up in cash	$ 1,100,000.00	
Surplus over all liabilities	1,510,064.23	
Surplus as regards policy holders		2,610,064.23
Total liabilities		$ 5,196,017.46

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$323,432,534.00	$ 3,738,555.32
Written during the year	212,724,758.00	2,583,091.59
Total	$536,157,292.00	$ 6,321,646.91
Expired and terminated	195,270,729.00	2,423,868.17
In force at end of the year	$340,886,563.00	$ 3,897,778.74
Deduct amount reinsured	22,625,199.00	243,083.22
Net amount in force	$318,261,364.00	$ 3,654,695.52

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 34,702,596.46
Total losses (less reinsurance) paid from organization of the company	19,151,073.00
Cash dividends declared since the company commenced business	2,186,858.00
Largest gross aggregate amount insured in any one hazard	120,000.00
Largest net aggregate amount insured in any one hazard	42,500.00
Fire losses (less reinsurance) incurred during the year	1,155,762.07
Par value of the company's stock owned by the directors	211,200.00
Amount loaned to directors or other officers	2,400.00
Amount to stockholders not officers	4,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $186,739.00 cancelled and reinsured	$ 648,239.00
Gross premiums, (less paid for reinsurance, $24,605.00; and less return premiums, $162,134.00)	12,302.42
Losses paid (less losses reinsured in other companies)	4,539.33
Losses incurred (less losses reinsured in other companies)	4,904.15

NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1850; Commenced Business August, 1850.

HAROLD HERRICK, President. GEORGE W. DEWEY, Secretary.

Cash Capital, $750,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 4,324,285.63	
Deduct gross reinsurance, or return premiums	1,139,956.21	
Total premiums (other than perpetual)	$ 3,184,329.42	$ 3,184,329.42
Gross interest on mortgage loans	30,568.73	
Gross interest on bonds and dividends on stocks	182,313.47	
Gross interest on deposits in trust companies and banks	14,532.24	
Gross interest from all other sources	756.49	228,179.93
From other sources		3,152.77

Gross profit on sale or maturity of stocks		66,238.74
Total income		$ 3,481,900.86
Ledger assets Dec. 31, 1908		4,921,557.12
Total		$ 8,403,457.98

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,600,866.32	
Deduct salvage, $8,859.44; or reinsurance, $136,392.58	145,252.02	
Net amount paid policy holders for losses	$ 1,455,614.30	$ 1,455,614.30
Expenses of adjustment and settlement of losses		35,406.81
Commissions or brokerage		625,418.13
Salaries, $55,931.68; and expenses,, $55,999.14 of special and general agents		111,930.82
Salaries, fees and other charges of officers, directors, trustees and home office employes		186,845.61
Rents		35,519.66
Advertising, $6,383.68; printing and stationery,$25,335.27		31,718.95
Postage, telegrams, telephone and express		24,686.65
Legal expenses		4,239.84
Furniture and fixtures		1,689.60
Maps, including corrections		8,579.39
Underwriters' boards and tariff associations		32,697.89
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		9,041.43
Inspections and surveys		14,767.58
State taxes on premiums		65,320.20
Insurance department licenses and fees		13,215.22
All other licenses, fees and taxes		8,825.69
Other disbursements		16,426.51
Interest and dividends to stockholders		150,000.00
Agents' balances charged off		19.50
Gross loss on sale or maturity of bonds		1,175.00
Gross decrease, by adjustment, in book value of stocks		3,097.00
Total disbursements		$ 2,836,235.78
Balance		$ 5,567,222.20

LEDGER ASSETS.

Mortgage loans on real estate	$ 372,000.00
Book value of bonds and stocks	3,582,745.47
Cash in company's office	1,076.99
Deposits in trust companies and banks not on interest	230,804.52
Deposits in trust companies and banks on interest	600,000.00
Agents' balances, representing business written subsequent to Oct. 1, last	474,573.16
Agents' balances, representing business written prior to Oct. 1, last	6,022.06
Total ledger assets	$ 5,567,222.20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	8,403.54
Interest due and accrued on bonds		10,140.41

Interest due and accrued on other assets.....	23,922.72	$ 42,466.67
Market value of bonds and stocks over book value.....		518,992.03
Gross assets		$ 6,128,680.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 6,022.06	$ 6,022.06
Total admitted assets.....		$ 6,122,658.84

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 267,451.61	
Gross claims for losses resisted.....	32,260.45	
Total	$ 299,712.06	
Deduct reinsurance due or accrued	37,781.61	
Net amount of unpaid losses and claims.....		$ 261,930.45
Unearned premiums on outstanding risks.....		2,786,419.49
Total of all liabilities except capital.....		$ 3,078,349.94
Capital actually paid up in cash.....	$ 750,000.00	
Surplus over all liabilities	2,294,308.90	
Surplus as regards policy holders,.....		3,044,308.90
Total liabilities		6,122,658.84

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 543,368,706.00	$ 5,652,120.81
Written during the year	389,161,071.00	4,324,285.63
Total	$ 929,529,777.00	$ 9,976,406.44
Expired and terminated	351,907,065.00	4,040,131.12
In force at end of the year.....	$ 577,622,712.00	$ 5,936,275.32
Deduct amount reinsured	66,731,496.00	548,068.13
Net amount in force	$ 510,891,212.00	$ 5,388,207.19

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 69,138,028.34
Total losses (less reinsurance) paid from organization of the company	38,928,491.00
Cash dividends declared since the company commenced business..	3,579,000.00
Largest gross aggregate amount insured in any one hazard.....	150,000.00
Largest net aggregate amount insured in any one hazard.....	100,000.00
Fire losses (less reinsurance) incurred during the year.....	1,550,565.71
Inland marine losses incurred during the year.....	297,150.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $2,759.26 cancelled and reinsured.....	$ 16,127.04

Gross premiums, (less paid for reinsurance, $1,541.82; and less return premiums, $4,403.95)	26,669.12
Losses paid (less losses reinsured in other companes)	11,291.74
Losses incurred (less losses reinsured in other companies)	9,311.42

NORFOLK FIRE INSURANCE CORPORATION.

NORFOLK, VA.

Incorporated Auguut 3, 1904; Commenced Business, August 28, 1905.

E. T. LAMB, President. NORMAN BELL, Jr., Secretary.

Cash Capital, $103,850.00.

INCOME.

	Fire.		
Gross premiums	$ 103,782.36		
Deduct gross reinsurance or return premiums	29,639.27		
Total premiums (other than perpetual)		$	74,143.09
Gross interest on bonds and dividends on stocks	4,689.00		
Gross interest on deposits in trust companies and banks	1,464.04	$	6,153.04
From other sources			62.25
Gross profit on sale or maturity of bonds			9.00
Total income		$	80,367.38
Ledger assets December 31, 1908			166,402.49
Total		$	246,769.87

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 35,449.75	
Deduct salvage or reinsurance	4,683.91	
Net amount paid policy holders for losses		30,765.84
Expenses of adjustment and settlement of losses		631.96
Commissions or brokerage		20,929.72
Salaries, fees and other charges of officers, directors, trustees and home office employes		5,449.33
Rents		977.50
Advertising, $859.14; printing and stationery, $1,487.98		2,347.12
Postage, telegrams, telephone and express		729.22
Legal expenses		12.97
Maps, including corrections		409.10
Underwriters' boards and tariff associations		455.97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		40.33
State taxes on premiums		895.66
Insurance department licenses and fees		2,039.46
All other licenses, fees and taxes		779.27
Other disbursements		2,092.74
Loss charged out on sale of local department		1,989.56

Agents' balances charged off		68.80
Total disbursements		$ 70,614.55
Balance		$ 176,155.32

LEDGER ASSETS.

Book value of bonds and stocks		$ 107,900.00
Cash in company's office		3,739.19
Deposits in trust companies and banks not on interest		7,491.68
Deposits in trust companies and banks on interest		37,037.52
Agents' balances, representing business written subsequent to Oct. 1, last		16,046.35
Agents' balances, representing business written prior to Oct. 1, last		552.66
Other ledger assets		3,387.92
Total ledger assets		$ 176,155.32

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 934.16	$ 934.16
Gross assets		$ 177,089.48

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 2,798.14	
Agents' balances, representing business written prior to Oct. 1, last	552.66	$ 3,350.80
Total admitted assets		$ 173,738.68

LIABILITIES.

Gross losses adjusted and unpaid	$ 521.28	
Gross claims for losses in process of adjustment or in suspense	5,542.19	
Gross claims for losses resisted	795.00	
Total	$ 6,858.47	
Deduct reinsurance due or accrued	1,866.43	
Net amount of unpaid losses and claims		$ 4,992.04
Unearned premiums on outstanding risks		46,643.52
State, county and municipal taxes, due or accrued		750.00
All other liabilities		62.25
Total of all liabilities except capital		$ 52,447.81
Capital actually paid up in cash	$ 103,850.00	
Surplus over all liabilities	17,440.87	
Surplus as regards policy holders		$ 121,290.87
Total liabilities		$ 173,738.68

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 4,129,053.00	$ 67,588.87

Written during the year	6,404,747.00	103,782.36
Total	$ 10,533,800.00	$ 171,370.73
Expired and terminated	4,524,973.00	78,322.10
In force at end of the year.....	$ 6,008,973.00	$ 93,048.63
Deduct amount reinsured	656,497.00	9,601.22
Net amount in force	$ 5,352,476.00	$ 83,447.41

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 167,667.07
Total losses (less reinsurance) paid from organization of the company	59,441.40
Largest gross aggregate amount insured in any one hazard.....	12,500.00
Largest net aggregate amount insured in any one hazard.....	7,500.00
Fire losses (less reinsurance) incurred during the year.....	33,463.38
Par value of the company's stock owned by the directors.....	27,750.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $118,043 cancelled and reinsured.....	$ 664,244.00
Gross premiums	9,099.21
Losses paid (less losses reinsured in other companies).....	3,781.95
Losses incurred (less losses reinsured in other companies).....	3,995.12

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1897; Commenced Business, 1897.

E. G. RICHARDS, President. J. F. HASTINGS, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross premiums	$ 734,783.91	
Deduct gross reinsurance or return premiums..	219,699.36	
Total premiums (other than perpetual)	$ 514,817.55	$ 514,817.55
Gross interest on mortgage loans.....	76.80	
Gross interest on bonds and divdends on stocks stocks	44,967.19	
Gross interest on deposits in trust companies and banks	740.01	
Gross interest from all other sources	3.10	45,787.10
From other sources		698.25
Gross profit on sale or maturity of bonds.....		10,502.41
Total income		$ 571,805.31
Ledger assets December 31, 1908.....		1,259,323.97
Total		$ 1,831,129.28

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 139,340.55	
Deduct salvage or reinsurance	31,258.10	
Net amount paid policy holders for losses.....		$ 108,082.45
Expenses of adjustment and settlement of losses.....		1,782.30
Commissons or brokerage		134,739.46
Allowances to local agencies for miscellaneous agency expenses....		781.57
Salaries and expenses of special and general agents.....		638.43
Salaries, fees and other charges of officers, directors, trustees and home office employes		27,472.23
Rents		4,680.00
Advertising, printing and stationery		3,228.65
Postage, telegrams, telephone and express.....		1,981.74
Legal expenses		51.83
Maps, including corrections		773.99
Underwriters' boards and tariff associations.....		5,580.35
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,814.31
Inspections and surveys		1,164.90
State taxes on premiums		5,273.57
Insurance department licenses and fees		1,554.62
All other licenses, fees and taxes		673.26
Interest and dividends to stockholders		20,000.00
Agents' balances charged off		300.18
Gross decrease, by adjustment, in book value of bonds, $542; stocks, $698.25		1,240.25
Total disbursements		$ 321,914.09
Balance		$ 1,509,215.19

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,439,106.11
Deposits in trust companies and banks on interest.....	20,356.06
Agents' balances, representing business written subsequent to Oct. 1, last	49,004.87
Agents' balances, representing business written prior to Oct. 1, last	248.15
Other ledger assets	500.00
Total ledger assets	$ 1,509,215.19

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 10,317.00	$ 10,317.00
Gross assets		$ 1,519,532.19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	248.15	
Book value of ledger assets over market value.	7,396.11	$ 7,644.26
Total admitted assets		$ 1,511,887.93

LIABILITIES.

Gross losses adjusted and unpaid	$ 8,829.00	
Gross claims for losses in process of adjustment or in suspense	34,940.00	
Gross claims for losses resisted	1,590.00	
Total	$ 45,359.00	
Deduct reinsurance due or accrued	14,785.50	
Net amount of unpaid losses anod claims		$ 30,573.50
Unearned premiums on outstanding risks		385,602.27
State, county and municipal taxes, due or accrued		11,000.00
Total of all liabilities except capital		$ 427,175.77
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	884,712.16	
Surplus as regards policy holders		1,084,712.16
Total liabilities		$ 1,511,887.93

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 85,533,403.00	$ 615,201.22
Written during the year	$101,589,506.00	734,783.91
Total	$187,122,909.00	$ 1,349,985.13
Expired and terminated	77,679,843.00	525,714.75
In force at end of the year	$109,443,066.00	$ 824,270.38
Deduct amount reinsured	15,820,692.00	112,767.79
Net amount in force	$ 93,622,374.00	711,502.59

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,190,020.37
Total losses (less reinsurance) paid from organization of the company	577,696.69
Cash dividends declared since the company commenced business	152,000.00
Largest gross aggregate amount insured in any one hazard	95,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	115,534.44
Par value of the company's stock owned by the directors	5,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $377,842 cancelled and reinsured	$ 227,141.00
Gross premiums, (less paid for reinsurance, $911.72; and less return premiums, $795.26)	4,171.08
Losses paid (less losses reinsured in other companies)	284.75
Losses incurred (less losses reinsured in other companies)	1,034.75

NORTH RIVER INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 6, 1822; Commenced Business, March 6, 1822.

WILLIAM E. HUTCHINSON, President FREDERICK H. CRUM, Secretary.

Cash Capital, $350,000.00.

INCOME.

	Fire.	
Gross premiums	$ 2,781,187.76	
Deduct gross reinsurance or return premiums	1,229,186.70	
Total premiums (other than perpetual)	$ 1,552,001.06	$ 1,552,001.06
Gross interest on mortgage loans	34,469.96	
Gross interest on collateral loans	481.76	
Gross interest on bonds and dividends on stocks	28,860.88	
Gross interest on deposits in trust companies and banks	4,627.59	
Gross rents	4,256.21	72,696.40
Gross profit on sale or maturity of bonds, $5,871.87; stocks, $15,564.16		21,436.03
Total income		$ 1,646,133.49
Ledger assets December 31, 1908		2,071,452.78
Total		$ 3,717,586.27

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,083,195.44	
Deduct salvage, fire, $14,164.92; reinsurance, fire, $274,754.06	288,918.98	
Net amount paid policy holders for losses	$ 794,276.46	$ 794,276.46
Expenses of adjustment and settlement of losses		26,835.63
Commissons or brokerage		402,280.34
Salaries, $19,800; and expenses, $19,680.28 of special and general agents		39,480.28
Salaries, fees and other charges of officers, directors, trustees and home office employes		114,220.74
Rents		15,000.00
Advertising, $1,934.50; printing and stationery, $8,706.91		10,641.41
Postage, telegrams, telephone and express		5,436.17
Legal expenses		1,391.39
Maps, including corrections		5,199.99
Underwriters' boards and tariff associations		7,479.24
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		10,985.32
Inspections and surveys		22,803.69
State taxes on premiums		27,236.91
Insurance department licenses and fees		6,208.99
All other licenses, fees and taxes		4,304.55
Other disbursements		1,623.59
Interest and dividends to stockholders		34,343.75
Gross loss on sale or maturity of bonds, $26,055.44; stocks, $0.06		26,055.50
Total disbursements		$ 1,555,803.95
Balance		$ 2,161,782.32

LEDGER ASSETS.

Mortgage loans on real estate		$ 823,600.00
Loans secured by collateral		25,690.00
Book value of bonds and stocks		801,577.22
Deposits in trust companies and banks on interest		229,061.11
Agents' balances, representing business written subsequent to Oct. 1, last		281,853.99
Total ledger assets		$ 2,161,782.32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 11,447.48	
Interest due and accrued on bonds	4,737.47	
Interest due and accrued on collateral loans	247.45	$ 16,432.40
Market value of bonds and stocks over book value		11,710.28
Gross assets		$ 2,189.925.00

LIABILITIES.

Gross losses adjusted and unpaid	$ 88,971.62	
Gross claims for losses in process of adjustment or in suspense	138,944.30	
Gross claims for losses resisted	20,210.08	
Total	$ 248,126.00	
Deduct reinsurance due or accrued	115,583.00	
Net amount of unpaid losses and claims		$ 132,543.00
Unearned premiums on outstanding risks		1,165,780.87
Cash divdends remaining unpaid to stockholders		4,280.75
State, county and municipal taxes, due or accrued		25,000.00
Total of all liabilities except capital		$ 1,327,604.62
Capital actually paid up in cash	$ 350,000.00	
Surplus over all liabilities	512,320.38	
Surplus as regards policy holders		862,320.38
Total liabilities		$ 2,189,925.00

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$278,993,984.00	$ 2,962,787.45
Written during the year	248,999,843.00	2,781,187.76
Total	$527,993,827.00	$ 5,743,975.21
Expired and terminated	240,050,505.00	2,037,158.20
In force at end of the year	$287,943,322.00	$ 3,106,817.01
Deduct amount reinsured	82,014,680.00	828,803.35
Net amount in force	205,928,642.00	$ 2,278,013.66

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 16,109,786.10

Total losses (less reinsurance) paid from organization of the company	8,064,639.34
Cash dividends declared since the company commenced business	2,981,118.00
Largest gross aggregate amount insured in any one hazard	85,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	797,299.06
Par value of the company's stock owned by the directors	164,600.00
Amount loaned to stockholders not officers	17,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,311,792 cancelled and reinsured	$ 247,906.00
Gross premiums, (less paid for reinsurance, $3,566.48; and less return premiums, $10,071.71)	10,905.49
Losses paid (less losses reinsured in other companies)	9,044.89
Losses incurred (less losses reinsured in other companies)	10,338.53

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 28, 1867; Commenced Business January, 1872.
ARCHIBALD G. McILWAINE, JR., President. HENRY W. GRAY, JR., Secretary.
Cash Capital, $500,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 2,043,851.63	
Deduct gross reinsurance, or return premiums	683,496.08	
Total premiums (other than perpetual)		$ 1,360,355.55
Gross interest on bonds and dividends on stocks	80,485.28	
Gross interest on deposits in trust companies and banks	6,326.58	
Gross interest from all other sources	69.27	
Gross rents	9,000.00	95,881.13
From other sources		200,000.00
Total income		$ 1,656,236.68
Ledger assets December 31, 1908		2,506,299.41
Total		$ 4,162,536.09

DISBURSEMENTS.

Gross amount paid policy holders for losses	$ 775,162.51	
Deduct salvage, or reinsurance	191,096.72	
Net amount paid policy holders for losses		$ 584,065.79
Expenses of adjustment and settlement of losses		25,874.33
Commissions or brokerage		276,475.97
Allowances to local agencies for miscellaneous agency expenses		3,489.99
Salaries, $29,187.53; and expenses, $21,733.11 of special and general agents		50,920.64
Salaries, fees and other charges of officers, directors, trustees and home office employes		59,043.44

Rents, includng $3,882.00 for company's occupancy of its own buildings		7,537.14
Advertising, $4,383.53; printing and stationery, $9,065.71		13,449.24
Postage, telegrams, telephone and express		9,035.41
Legal expenses		300.00
Furniture and fixtures		2,401.59
Maps, including corrections		2,900.52
Underwriters' boards and tariff associations		16,820.87
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		14,125.92
Inspections and surveys		3,700.02
Repairs and expenses (other than taxes) on real estate		4,272.02
Taxes on real estate		4,272.00
State taxes on premiums		20,053.61
Insurance department licenses and fees		9,266.04
All other licenses, fees and taxes		8,874.84
Other disbursements		5,759.06
Paid account due London and Lancashire Fire Ins. Co		13,227.34
Gross loss on sale or maturity of bonds		3,613.16
Total disbursements	$	1,139,478.94
Balance	$	3,023,057.15

LEDGER ASSETS.

Book value of real estate	$	167,686.38
Book value of bonds and stocks		2,346,788.96
Cash in company's office		5,358.85
Deposits in trust companies and banks not on interest		4,469 84
Deposits in trust companies and banks on interest		250,729.58
Agents' balances, representing business written subsequent to Oct. 1, last		243,012.57
Agents' balances, representing business written prior to Oct. 1, last		4,374.36
Bills receivable taken for fire risks		264.50
Other ledger assets		372.11
Total ledger assets	$	3,023,057.15

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 30,417.91		
Interest due and accrued on other assets	29.26	$	30,447.17
Other ledger assets			3,303.88
Gross assets		$	3,056,808.20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 4,374.36		
Book value of ledger assets over market value	62,147.72	$	66,522.08
Total admitted assets		$	2,990,286.12

LIABILITIES.

Gross losses adjusted and unpaid	$	15,441.00

Gross claims for losses in process of adjustment or in suspense	109,027.40	
Gross claims for losses resisted	17,430.72	
Total	$ 141,899.12	
Deduct reinsurance due or accrued	33,698.17	
Net amount of unpaid losses and claims		$ 108,200.95
Unearned premiums on outstanding risks		1,261,828.64
State, county and municipal taxes, due or accrued		19,873.26
Return premiums		24,785.29
All other liabilities		25,256.90
Total of all liabilities except capital		$ 1,439,945.04
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,050,341.08	
Surplus as regards policy holders		1,550,341.08
Total liabilities		$ 2,990,286.12

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$238,855,903.00	$ 2,724,738.74
Written during the year	177,712,768.00	2,043,851.63
Total	$416,568,671.00	$ 4,768,590.37
Expired and terminated	159,155,239.00	1,904,710.92
In force at end of the year	$257,413,432.00	$ 2,863,879.45
Deduct amount reinsured	34,822,483.00	407,222.75
Net amount in force	$222,590,949.00	$ 2,456,656.70

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 32,864,522.00
Total losses (less reinsurance) paid from organization of the company	20,261,152.00
Cash dividends declared since the company commenced business	1,690,000.00
Stock dividends declared since the company commenced business	100,000.00
Largest gross aggregate amount insured in any one hazard	125,000.00
Largest net aggregate amount insured in any one hazard	75,000.00
Fire losses (less reinsurance) incurred during the year	579,358.97
Par value of the company's stock owned by the directors	4,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $170,339.00 cancelled and reinsured	$ 422,829.00
Gross premiums	6,657.25
Losses paid (less losses reinsured in other companies)	2,885.67
Losses incurred (less losses reinsured in other companies)	4,533.43

PELICAN ASSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 7, 1899; Commenced Business May 1, 1899.
Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 439,418.47	
Deduct gross reinsurance, or return premiums	124,329.37	
Total premiums (other than perpetual)	$ 315,089.10	$ 315,089.10
Gross interest on bonds and dividends on stocks	21,111.38	
Gross interest on deposits in trust companies and banks	417.02	21,528.40
Gross increase, by adjustment, in book value of bonds		913.25
Total income		$ 337,530.75
Ledger assets December 31, 1908		604,369.24
Total		$ 941,899.99

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 187,386.31	
Deduct salvage, $983.07; reinsurance, $25,848.39	26,831.46	
Net amount paid policy holders for losses	$ 160,554.85	$ 160,554.85
Expenses of adjustment and settlement of losses		3,871.74
Commissions or brokerage		76,910.59
Allowances to local agencies for miscellaneous agency expenses		845.25
Salaries and expenses of special and general agents		151.68
Salaries, fees and other charges of officers, directors, trustees and home office employes		13,708.38
Rents		2,303.59
Advertising, printing and stationery		1,683.21
Postage, telegrams, telephone and express		321.18
Legal expenses		128.88
Maps, including corrections		867.71
Underwriters' boards and tariff associations		2,048.59
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,633.76
Inspections and surveys		1,680.23
State taxes on premiums		4,660.08
Insurance department licenses and fees		1,433.78
All other licenses, fees and taxes		1,512.94
Other disbursements		454.52
Interest and dividends to stockholders		20,000.00
Agents' balances charged off		231.77
Gross decrease, by adjustment, in book value of bonds		6,070.42
Total disbursements		$ 301,073.15
Balance		$ 640,826.84

LEDGER ASSETS.

Book value of bonds and stocks	$ 551,442.25
Deposits in trust companies and banks not on interest	33,459.05

Agents' balances, representing business written subsequent to Oct. 1, last		37,300.76
Agents' balances, representing business written prior to Oct. 1, last		13.58
Total ledger assets		$ 640,826.84

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 5,617.78
Other non-ledger assets		447.29
Gross assets		$ 646,891.91

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last		$ 13.58
Total admitted assets		$ 646,878.33

LIABILITIES.

Gross losses adjusted and unpaid	$ 11.00		
Gross claims for losses in process of adjustment or in suspense	24,458.00		
Gross claims for losses resisted	3,705.00		
Total	$ 28,174.00		
Deduct reinsurance due or accrued	3,488.00		
Net amount of unpaid losses and claims		$	24,686.00
Unearned premiums on outstanding risks			226,575.59
Salaries and other miscellaneous expenses due or accrued			101.55
State, county and municipal taxes, due or accrued			2,500.00
Return premiums			3,244.26
Total of all liabilities except capital		$	257,107.40
Capital actually paid up in cash	$ 200,000.00		
Surplus over all liabilities	189,770.93		
Surplus as regards policy holders			389,770.93
Total liabilities		$	646,878.33

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 47,086,242.00	$ 491,256.05
Written during the year	40,449,184.00	439,418.47
Total	$ 87,535,426.00	$ 930,674.52
Expired and terminated	37,169,210.00	420,866.55
In force at end of the year	$ 50,366,216.00	$ 509,807.97
Deduct amount reinsured	5,491,551.00	67,096.31
Net amount in force	$ 44,874,665.00	$ 442,711.66

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,754,594.70

Total losses (less reinsurance) paid from organization of the company	1,949,536.06
Cash dividends declared since the company commenced business	30,000.00
Largest gross aggregate amount insured in any one hazard	15,000.00
Largest net aggregate amount insured in any one hazard	7,500.00
Fire losses (less reinsurance) incurred during the year	156,212.92
Par value of the company's stock owned by the directors	6,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $124,770.00 cancelled and reinsured	$ 300,489.00
Gross premiums, (less paid for reinsurance, $1,102.81; and less return premiums, $806.94)	4,789.95
Losses paid (less losses reinsured in other companies)	2,270.69
Losses incurred (less losses reinsured in other companies)	2,190.69

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825; Commenced Business, April, 1825.

R. DALE BENSON, President. W. GARDNER CROWELL, Secretary.

Cash Capital, $750,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 4,267,581.10	
Deduct gross reinsurance, or return premiums	899,041.15	
Total premiums (other than perpetual)		$ 3,368,539.95
Deposit premiums on perpetual risks (gross)		33,311.93
Gross interest on mortgage loans	12,890.49	
Gross interest on collateral loans	9,909.34	
Gross interest on bonds and dividends on stocks	230,424.40	
Gross interest on deposits in trust companies and banks	3,570.67	
Gross rents, including $5,000.00 for company's occupancy of its own buildings	5,551.25	262,346.15
From other sources		402.00
Gross profit on sale or maturity of bonds		14,455.50
Total income		$ 3,679,055.53
Ledger assets December 31, 1908		6,840,430.44
Total		$ 10,519,485.97

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,852,813.86	
Deduct salvage, or reinsurance	110,130.43	
Net amount paid policy holders for losses		$ 1,742,683.43
Expenses of adjustment and settlement of losses		6,274.74
Commissions or brokerage		773,649.14
Salaries and expenses of special and general agents		130,528.38
Salaries, fees and other charges of officers, directors, trustees and home office employes		66,515.40

Rents		19,921.52
Advertising, printing and stationery		29,491.59
Postage, telegrams, telephone and express		19,050.92
Legal expenses		1,680.00
Furniture and fixtures		1,464.61
Maps, including corrections		8,444.24
Underwriters' boards and tariff associations		42,873.15
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		4,445.68
Repairs and expenses (other than taxes) on real estate		1,638.01
Taxes on real estate		2,772.26
State taxes on premiums		66,497.53
Insurance department licenses and fees		18,500.19
All other licenses, fees and taxes		14,298.09
Other disbursements		13,634.82
Deposit premiums returned		28,332.08
Interest and dividends to stockholders		187,500.00
Gross loss on sale or maturity of real estate		2.34
Total disbursements	$	3,175,198.12
Balance	$	7,344,287.85

LEDGER ASSETS.

Book value of real estate	$	189,377.07
Mortgage loans on real estate		208,500.00
Loans secured by collateral		299,626.36
Book value of bonds and stocks		5,907,261.58
Cash in company's office		1,010.03
Deposits in trust companies and banks on interest		143,391.37
Agents' balances, representing business written subsequent to Oct. 1, last		570,899.60
Agents' balances, representing business written prior to Oct. 1, last		24,221.84
Total ledger assets	$	7,344,287.85

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	3,032.35	
Interest due and accrued on bonds		71,607.21	
Interest due and accrued on collateral loans		1,820.54	$ 76,460.10
Gross assets			$ 7,420,747.95

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	24,221.84	
Book value of ledger assets over market value		97,107.01	$ 121,328.85
Total admitted assets			$ 7,299,419.10

LIABILITIES.

Gross losses adjusted and unpaid	$	33,779.92
Gross claims for losses in process of adjustment or in suspense		284,311.58
Gross claims for losses resisted		15,239.65
Total	$	333,331.15

Deduct reinsurance due or accrued	20,283.18	
Net amount or unpaid losses and claims		$ 313,047.97
Unearned premiums on outstanding risks		3,086,778.72
Reclaimable on perpetual fire insurance policies		919,270.98
State, county and municipal taxes, due or accrued		30,000.00
Total of all liabilities except capital		$ 4,349,097.67
Capital actually paid up in cash	$ 750,000.00	
Surplus over all liabilities	2,200,321.43	
Surplus as regards policy holders		2,950,321.43
Total liabilities		$ 7,299,419.10

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$568,160,664.00	$ 6,197,649.76
Written during the year	378,586,223.00	4,267,581.10
Total	$946,746,887.00	$ 10,465,230.86
Expired and terminated	344,888,998.00	3,952,112.48
In force at end of the year	$601,857,889.00	$ 6,513,118.38
Deduct amount reinsured	46,110,627.00	444,265.18
Net amount reinsured	$555,747,262.00	$ 6,068,853.20

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organizaton of the company	$ 69,320,864.00
Total losses (less reinsurance) paid from organization of the company	38,672,482.00
Cash dividends declared since the company commenced business	4,301,500.00
Largest gross aggregate amount insured in any one hazard	120,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	1,729,312.98
Par value of the company's stock owned by the directors	47,600.00
Amount loaned to stockholders or other officers	13,500.00
Amount to stockholders not officers	5,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $416,055.00 cancelled and reinsured	$ 2,005,743.00
Gross premiums, (less paid for reinsurance, $198.51; and less return premiums, $5,641.06)	26,471.58
Losses paid (less losses reinsured in other companies)	15,907.24
Losses incurred (less losses reinsured in other companies)	17,524.28

PEOPLES NATIONAL FIRE INSURANCE COMPANY.

WILMINGTON, DEL.

Incorporated April 29, 1908: Commenced Business January 2, 1909.

LOUIS A. AMONSON, President. C. G. YATES, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 1,691,370.78	
Deduct gross reinsurance or return premiums	370,999.48	
Total premiums (other than perpetual)	$ 1,320,371.30	$ 1,320,371.30
Deposit premiums written on perpetual risks		4,576.68
Gross interest on mortgage loans	6,472.83	
Gross interest on collateral loans	5,243.37	
Gross interest on bonds and dividends on stocks	52,626.92	
Gross interest on deposits in trust companies and banks	1,246.75	
Gross interest from all other sources	472.58	66,062.45
Total income		$ 1,386,433.75
Ledger assets December 31, 1908		1,008,796.81
Increase of capital during the year		287,800.00
Increase of paid up capital during year		478,667.84
Total		$ 3,166,275.08

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 235,758.26	
Deduct salvage, $1,161.19; reinsurance, $23,572.71	24,733.90	
Net amount paid policy holders for losses	$ 211,024.36	$ 211,024.36
Expenses of adjustment and settlement of losses		3,732.98
Commissions or brokerage		391,618.36
Salaries, $6,499.92; and expenses, $12,232.47 of special and general agents		18,732.39
Salaries, fees and other charges of officers, directors, trustees and home office employes		41,503.67
Rents		3,500.00
Advertising, $5,712.89; printing and stationery, $10,121.57		15,834.46
Postage, telegrams, telephone and express		8,221.08
Legal expenses		60.73
Furniture and fixtures		4,175.17
Maps, including corrections		5,795.44
Underwriters' boards and tariff associations		820.13
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		924.79
Inspections and surveys		1,591.79
State taxes on premiums		4,079.16
Insurance department licenses and fees		12,209.69
Other disbursements		15,880.38
Gross loss on sale or maturity of bonds		47.41
Total disbursements		$ 739,751.09
Balance		$ 2,426,523.09

LEDGER ASSETS.

Mortgage loans on real estate		$ 433,450.00
Loans secured by collateral		123,525.00
Book value of bonds and stocks		1,450,903.26
Cash in company's office		595.96
Deposits in trust companies and banks not on interest		286,751.02
Deposits in trust companies and banks on interest		130,778.82
Agents' balances, representing business written subsequent to Oct. 1, last		519.03
Total ledger assets		$ 2,426,523.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,010.25	
Interest due and accrued on bonds	20,394.34	
Interest due accrued on collateral loans	1,848.87	$ 28,253.46
Market value of bonds and stocks over book value		14,152.36
Gross assets		$ 2,468,928.91

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 519.03
Total admitted assets	$ 2,468,409.88

LIABILITIES

Gross losses adjusted and unpaid	$ 26,039.55	
Gross claims for losses in process of adjustment or in suspense	60,216.37	
Gross claims for losses resisted	2,700.00	
Total	$ 88,955.92	
Deduct reinsurance due or accrued	11,188.05	
Net amount of unpaid losses and claims		$ 77,767.87
Unearned premiums on outstanding risks		753,691.52
Reclaimable on perpetual fire insurance policies being 90 per cent. of premium or deposit received		4,119.03
State, county and municipal taxes, due or accrued		25,000.00
Return premiums		3,058.69
Total of all liabilities except capital		$ 863,637.11
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	604,772.77	
Surplus as regards policy holders		1,604,772.77
Total liabilities		2,468,409.88

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
Written during the year	$178,340,343.00	$ 1,691,370.78
Total	$178,340,343.00	$ 1,691,370.78

Expired and terminated.....	45,805,663.00	338,883.12
In force at end of the year.....	$132,534,680.00	$ 1,352,487.66
Deduct amount reinsured	11,314,023.00	129,813.22
Net amount in force	$121,220,657.00	$ 1,222,674.44

Perpetual risks not included above, $133,300; premiums on same, $4,576.68.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 1.324,947.98
Total losses (less reinsurance) paid from organization of the company	211,024.36
Largest gross aggregate amount insured in any one hazard.....	27,500.00
Largest net aggregate amount insured in any one hazard.....	27,500.00
Fire losses (less reinsurance) incurred during the year.....	288,792.23
Par value of the company's stock owned by the directors.....	40,300.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $41,640 cancelled and reinsured.....	$ 2,033,038.00
Gross premiums, (less paid for reinsurance, $225.92; and less return premiums, $369.50)	18,105.84
Losses paid (less losses reinsured in other companies).....	40.87
Losses incurred (less losses reinsured in other companies).....	40.87

PETER COOPER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 5, 1853: Commenced Business, April 7, 1853

MORTIMER J. ENNIS, President. OTTO B. CANDIDUS, Secretary.

Cash Captal, $150.000.00.

INCOME.

	Fire.	
Gross premiums	$ 457,186.18	
Deduct gross reinsurance, or return premiums....	134,865.70	
Total uremiums (other than perpetual)	$ 322,320.48	$ 322,320.48
Gross interest on mortgage loans.....	125.00	
Gross interest on bonds and dividends on stocks	15,385.09	
Gross interest on deposits in trust companies and banks	703.15	
		$ 16,213.24
Gross profit on sale or maturity of bonds.....		1,575.00
Total income		$ 340,108.72
Ledger assets December 31, 1908		475,079.46
Total		$ 815,188.18

DISBURSEMENTS.

	Fire.
Gross amount paid policy hoiders for losses.....	$ 183,820.24

Deduct salvage, fire, $2,520.34; reinsurance, fire, $16,614.82	19,135.16	
Net amount paid policy holders for losses	$ 164,685.08	$ 164,685.08
Expenses of adjustment and settlement of losses		3,724.80
Commissions or brokerage		102,111.90
Salaries, fees and other charges of officers, directors, trustees and home office employes		10,455.00
Rents		754.96
Advertising, printing and stationery		110.30
Postage, telegrams, telephone and express		388.74
Legal expenses		425,00
Underwriters' boards and tariff associations		340.79
Fire department, fire patrol and salvage corps assessments, fees, taxes an expenses		1,542.20
State taxes on premiums		2,675.57
Insurance department licenses and fees		714.67
All other licenses, fees and taxes		693.59
Interest and dividends to stockholders		9,000.00
Gross loss on sale or maturity of bonds		10,409.25
Total disbursements		$ 308,031.85
Balance		$ 507,156.33

LEDGER ASSETS.

Mortgage loans on real estate	$ 30,500.00
Book value of bonds and stocks	384,193.55
Cash in company's office	802.52
Deposits in trust companies and banks on interest	35,820.59
Agents' balances, representing business written subsequent to Oct. 1, last	55,839.67
Total ledger assets	$ 507,156.33

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 75.75	
Interest due and accrued on bonds	2,622.71	
		$ 2,698.46
Gross assets		$ 509,854.79

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	$ 7,559.55
Total admitted assets	$ 502,295.24

LIABILITIES.

Gross losses adjusted and unpaid	$ 6,257.09	
Gross claims for losses in process of adjustment or in suspense	40,750.04	
Total	$ 47,007.13	
Deduct reinsurance due or accrued	4,921.37	
Net amount of unpaid losses and claims		$ 42,085.76
Unearned premiums on outstanding risks		186,469.04

State, county and municipal taxes, due or accrued.....		2,100.00
Total of all liabilities except capital		$ 230,654.80
Capital actually paid up in cash	$ 150,000.00	
Surplus over all liabilities	121,640.44	
Surplus as regards policy holders		271,640.44
Total liabilities		$ 502,295.24

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908.....	$ 39,013,023.00	$ 411,923.02
Written during the year.....	48,305,724.00	457,186.18
Total	$ 87,318,747.00	$ 869,109.20
Expired and terminated	41,536,230.00	460,652.50
In force at end of the year	$ 4,290,795.00	$ 408,456.70
Deduct amount reinsured	429,075.00	38,255.66
Net amount in force	$ 41,491,722.00	$ 370,201.04

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 3,673,837.26
Total losses (less reinsurance) paid from organizaton of the company	1,372,257.87
Cash dividends declared since the company commenced business..	1,016,500.00
Largest gross aggregate amount insured in any one hazard.....	20,000.00
Largest net aggregate amount insured in any one hazard.....	10,000.00
Fire losses (less reinsrance) incurred during the year.....	169,600.10
Inland marine losses incurred during the year.....	120,760.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $185,302.00 cancelled and reinsured.....	$ 222,804.00
Gross premiums, (less paid for reinsurance, $408.20; and less return premiums, $1,533.51)	3,928.78
Losses paid (less losses reinsured in other companies).....	3,784.22
Losses incurred (less losses reinsured in other companies).....	2,817.84

PHENIX INSURANCE COMPANY.

BROOKLYN. N. Y.

Incorporated September 10, 1853: Commenced Business, September 10, 1853.

E. W. T. GRAY, President. DAVID RUMSEY, Secretary.

Cash Capital, $1,500,000.00.

INCOME.

	Fire.	
Gross premiums	$ 8,088,297.30	
Deduct gross reinsurance or return premiums	1,780,308.43	
Total premiums (other than perpetual).....		$ 6,307,988.87

Gross interest on mortgage loans	27,348.33	
Gross interest on collateral loans	3,410.20	
Gross interest on bonds and dividends on stocks	497,001.81	
Gross interest on deposits in trust companes and banks	10,443.39	
Gross interest from all other sources	8,052.06	
Gross rents, including $1,500.00 for company's occupancy of its own buildings	7,128.75	$ 553,384.54
From other sources		850,000.00
Gross profit on sale or maturity of bonds, $76,505.00; stocks, $337,924.27		414,429.27
Total income		$ 8,125,802.68
Ledger assets December 31, 1908		9,190,122.94
Total		$ 17,315,925.62

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 3,934,902.31	
Deduct salvage or reinsurance	384,249.75	
Net amount paid policy holders for losses		$ 3,550,652.56
Expenses of adjustment and settlement of losses		147,641.28
Commissions or brokerage		1,158,973.78
Allowances to local agencies for miscellaneous agency expenses		13,290.46
Salaries, $199,936.72; and expenses, $152,534.85 of special and general agents		352,471.57
Salaries, fees and other charges of officers, directors, trustees and home office employes		358,836.84
Rents, including $1,500.00 for company's occupancy of its own buildings		61,835.10
Advertising, $36,216.71; printing and stationery, $55,989.84		92,206.55
Postage, telegrams, telephone and express		62,633.87
Legal expenses		4,448.19
Furniture and fixtures		7,335.36
Maps, including corrections		12,973.09
Underwriters' boards and tariff associations		97,099.35
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		8,439.29
Inspections and surveys		2,459.67
Repairs and expenses (other than taxes) on real estate		3,374.18
Taxes on real estate		1,259.89
State taxes on premiums		112,073.29
Insurance department licenses and fees		31,242.00
All other licenses, fees and taxes		22,566.11
Other disbursements		1,400,074.93
Interest and dividends to stockholders		300,000.00
Gross loss on sale or maturity of bonds, $29,851.22; stocks, $85,705.51		115,556.73
Total disbursements		$ 7,917,444.09
Balance		$ 9,398,481.53

LEDGER ASSETS.

Book value of real estate	$ 126,954.96
Mortgage loans on real estate	544,500.00
Book value of bonds and stocks	6,050,066.56

Cash in company's office		5,652.71
Deposits in trust companies and banks not on interest		100,279.03
Deposits in trust companies and banks on interest		1,497,371.57
Agents' balances, representing business written subsequent to Oct. 1, last		717,319.73
Agents' balances, representing business written prior to Oct. 1, last		77,448.02
Bills receivable taken for fire risks		221,412.64
Other ledger assets		57,476.31
Total ledger assets		$ 9,398,481.53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	11,724.17	
Interest due and accrued on bonds	11,724.17	
Rents due and accrued on company's property or lease	18.00	$ 16,525.51
Market value of bonds and stocks over book value		688,145.44
Other non-ledger assets		85,004.50
Gross assets		$ 10,188,156.98

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	2,818.51	
Agents' balances, representing business written prior to Oct. 1, last	77,448.02	
Bills receivable, past due, taken for marine, inland and fire risks	20,530.20	
Loans on personal security	430.12	
Book value of ledger assets over market value	113,682.64	214,909.49
Total admitted assets		$ 9,973,247.49

LIABILITIES.

Gross losses adjusted and unpaid	$ 165,545.81	
Gross claims for losses in process of adjustment or in suspense	393,271.53	
Gross claims for losses resisted	57,634.48	
Total	$ 616,451.82	
Deduct reinsurance due or accrued	69,047.88	
Net amount of unpaid losses and claims		$ 547,403.94
Unearned premiums on outstanding risks		6,549,446.90
Salaries and other miscellaneous expenses due or accrued		89,495.98
State, county and municipal taxes, due or accrued		125,000.00
Return premiums		10,504.02
All other liabilities		640,000.00
Total of all liabilities except capital		$ 7,961,850.84
Capital actually paid up in cash	$ 1,500,000.00	
Surplus over all liabilities	511,396.65	
Surplus as regards policy holders		2,011,396.65
Total liabilites		$ 9,973,247.49

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$1,099,496,914.00	$ 12,553,440.42
Written during the year	687,505,521.00	8,088,297.30
Total	$1,787,002,435.00	$ 20,641,737.72
Expired and terminated	616,630,678.00	7,222,465.67
In force at end of the year	$1,170,371,757.00	$ 13,419,272.05
Deduct amount reinsured	83,366,726.00	586,480.41
Net amount in force	$1,087,005,031.00	$ 12,832,791.64

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organizaton of the company	$178,560,532.64
Total losses (less reinsurance) paid from organizaton of the company	90,023,652.42
Cash dividends declared since the company commenced business	5,724,000.00
Largest gross aggregate amount insured in any one hazard	200,000.00
Largest net aggregate amount insured in any one hazard	90,000.00
Fire losses (less reinsurance) incurred during the year	3,658,906.02
Par value of the company's stock owned by the directors	233,200.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Rsks written, less $862,599.00 cancelled and reinsured	$ 2,155,931.00
Gross premiums, (less paid for reinsurance, $2,073.55; and less return premiums, $8,825.41)	38,704.75
Losses paid (less losses reinsured in other companies)	19,852.98
Losses incurred (less losses reinsured in other companies)	18,457.42

PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854; Commenced Business, June, 1854.

D. W. C. SKILTON, President. John B. KNOX, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

	Fire.		
Gross premiums	$ 6,414,491.24		
Deduct gross reinsurance, or return premiums	1,525,315.37		
Total premiums (other than perpetual)			4,889,175.87
Gross interest on mortgage loans	$ 2,260.57		
Gross interest on collateral loans	1,826.70		
Gross interest on bonds and dividends on stocks	358,474.62		
Gross interest on deposits in trust companies and banks	13,385.26		
Gross interest from all other sources	320.35		
Gross rents	12,043.46	$	388,310.96
Gross profit on sale or maturity of bonds			593.75
Total income		$	5,278,080.58

Ledger assets December 31, 1908	7,761,422.03
Total	$ 13,039,502.61

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 2,381,837.06	
Deduct salvage or reinsurance	230,499.52	
Net amount paid policy holders for losses		$ 2,151,337.54
Expenses of adjustment and settlement of losses		31,520.60
Commissions or brokerage		948,216.41
Salaries, $236,348.05; and expenses, $142,791.74 of special and general agents		379,139.79
Salaries, fees and other charges of officers, directors, trustees and home office employes		120,292.82
Rents		20,321.43
Advertising, $7,227.03; printing and stationery, $37,873.96		45,100.99
Postage, telegrams, telephone and express		42,354.33
Legal expenses		5,983.91
Furniture and fixtures		2,600.66
Maps, including corrections		11,332.46
Underwriters' boards and tariff associations		53,247.17
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		16,099.04
Inspections and surveys		15,742.94
Repairs and expenses (other than taxes) on real estate		3,905.25
Taxes on real estate		1,640.00
State taxes on premiums		83,485.65
Insurance department licenses and fees		23,407.24
All other licenses, fees and taxes		20,276.67
Other disbursements		4,152.27
Interest and dividends to stockholders		309,760.00
Agents' balances charged off		339.50
Gross loss on sale or maturity of real estate, $743.75; bonds, $4,565.00		5,308.75
Total disbursements		$ 4,295,565.42
Balance		$ 8,743,937.19

LEDGER ASSETS.

Book value of real estate	$ 131,164.64
Mortgage loans on real estate	52,983.33
Loans secured by collateral	15,200.00
Book value of bonds and stocks	7,047,604.00
Cash in company's office	3,793.17
Deposits in trust companies and banks on interest	703,840.42
Agents' balances, representing business written subsequent to Oct. 1, last	775,793.64
Agents' balances, representing business written prior to Oct. 1, last	13,557.99
Total ledger assets	$ 8,743,937.19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,269.52	
Interest due and accrued on bonds	67,269.76	
Interest due and accrued on collateral loans	371.56	

Interest due and accrued on other assets.....	4,200.00	
Rents due and accrued on company's property or lease	1,151.14	$ 74,261.98
Market value of bonds and stocks over book value.....		1,074,099.00
Market value of real estate over book value.....		9,848.74
Other non-ledger assets		52,835.31
Gross assets		$ 9,954,982.22

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ..... $	13,557.99	
		$ 13,557.99
Total admitted assets		$ 9,941,424.23

LIABILITIES.

Gross losses adjusted and unpaid ..... $	70,084.35	
Gross claims for losses in process of adjustment or in suspense	453,312.69	
Gross claims for losses resisted	24,302.91	
Total ..... $	547,699.95	
Deduct reinsurance due or accrued.....	48,354.81	
Net amount of unpaid losses and claims.....		$ 499,345.14
Unearned premiums on outstanding risks		4,293,241.71
State, county and municipal taxes, due or accrued.....		82,000.00
Total of all liabilities except capital.....		$ 4,874,586.85
Capital actually paid up in cash..... $	2,000,000.00	
Surplus over all liabilities.....	3,066,837.38	
Surplus as regards policy holders		5,066,837.38
Total liabilities		$ 9,941,424.23

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908.....	$793,512,196.00	$ 8,195,255.62
Written during the year	658,532,929.00	6,456,021.65
Total	$1,452,045,125.00	$ 14,651,277.27
Expired and terminated	582,773,700.00	5,622,793.58
In force at end of the year	$869,271,425.00	$ 9,028,483.69
Deduct amount reinsured	70,804,392.00	733,120.50
Net amount in force	$798,467,033.00	$ 8,295,363.19

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$113,017,309.75
Total losses (less reinsurance) paid from organizaton of the company	65,696,377.03
Cash dividends declared since the company commenced business..	10,205,000.00
Largest gross aggregate amount insured in any one hazard.....	162,500.00

Lragest net aggregate amount insured in any one hazard.....	150,000.00
Fire losses (less reinsurance) incurred during the year.....	2,190,577.55
Par value of the company's stock owned by the directors.....	83,200.00
Amount loaned to stockholders or other officers.....	36,900.00
Amount to stockholders not officers.....	10,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $357,111.00 cancelled and reinsured.....	$ 1,547,855.00
Gross premiums, (less paid for reinsurance, $1,199.10; and less return premiums $2,458.16)	20,928.67
Losses paid (less losses reinsured in other companies).....	3,660.65
Losses reinsured (less losses reinsured in other companies).....	4,385.25

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated, 1799; Commenced Business, 1799.

J. B. BRANCH, President. A. G. BEALS, Secretary.

Cash Capital, $500,000.00.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 2,956,478.20	$ 841,399.40	
Deduct gross reinsurance, or return premiums	884,208.57	275,145.93	
Total premiums (other than perpetual)	$ 2,072,269.63	$ 566,253.47	$ 2,638,523.10
Gross interest on bonds and dividends on stocks..		107,132.27	
Gross interest on deposits in trust companies and banks		1,957.92	109,270.19
Gross profit on sale or maturity of stocks.....			55,658.25
Total income			$ 2,803,451.54
Ledger assets December 31, 1908			2,442,260.40
Total			$ 5,245,711.94

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 1,303,082.64	$ 499,726.88	
Deduct salvage, fire, $8,025.97; marine and inland, $53,445.-93; reinsurance, fire, $233,-830.72; marine and inland, $128,786.28	241,856.69	182,232.21	
Net amount paid policy holders for losses....	$ 1,061,225.95	$ 317,494.67	$ 1,378,720.62
Expenses of adjustment and settlement of losses.....			21,259.03
Commissions or brokerage			523,131.16

Salaries, $82,870.84; and expenses, $31,201.60 of special and general agents		114,072.44
Salaries, fees and other charges of officers, directors, trustees and home office employes		91,534.50
Rents		9,870.43
Advertising, $2,571.05; printing and stationery, $18,680.30		21,251.35
Postage, telegrams, telephone and express		23,355.55
Legal expenses		596.52
Furniture and fixtures		1,642.50
Maps, including corrections		4,941.57
Underwriters' boards and tariff associations		28,362.52
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		17,437.41
Inspections and surveys		10,127.17
State taxes on premiums		45,796.02
Insurance department licenses and fees		10,928.10
All other licenses, fees and taxes		7,530.16
Other disbursements		4,470.65
Interest and dividends to stockholders		50,000.00
Gross decrease, by adjustment, in book value of bonds; $466.13; stocks, $196,011.91		$ 242,624.91
Total disbursements		$ 2,607,657.61
Balance		$ 2,638,054.33

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,060,525.00
Cash in company's office	756.06
Deposits in trust companies and banks not on interest	15,408.72
Deposits in trust companies and banks on interest	114,036.01
Agents' balances, representing business written subsequent to Oct. 1, last	416,677.76
Agents' balances, representing business written prior to Oct. 1, last	2,681.33
Bills receivable taken for marine and inland risks	26,283.33
Bills receivable taken for fire risks	600.00
Other ledger assets	1,086.12
Total ledger assets	$ 2,638,054.33

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 5,808.39	
Interest due and accrued on other assets	11,965.00	
		17,773.39
Market value of bonds and stocks over book value		786,870.00
Gross assets		$ 3,442,697.72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 2,681.33	
Bills receivable, past due, taken for marine, inland and fire risks	1,470.18	
		$ 4,151.51
Total admitted assets		$ 3,438,546.21

LIABILITIES.

Gross losses adjusted and unpaid	$ 67,879.21	
Gross claims for losses in process of adjustment or in suspense	311,281.95	
Gross claims for losses resisted	14,013.47	
Total	$ 393,174.63	
Deduct reinsurance due or accrued	100,932.67	
Net amount of unpaid losses and claims		$ 292,241.96
Unearned premiums on outstanding risks		1,924,514.08
State, county and municipal taxes, due and accrued		50,000.00
Total of all liabilities except capital		$ 2,266,756.04
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	671,790.17	
Surplus as regards policy holders		$ 1,171,790.17
Total liabilities		$ 3,438,546.21

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Marine.	Gross Premiums.
In force December 31, 1908	$335,993,259	$3,757,053.76	$ 10,881,623	$ 307,241.93
Written during the year..	270,494,096	2,956,478.20	151,568,467	841,399.40
Total	$606,487,355	$6,713,531.96	$162,450,090	$1,148,641.33
Expired and terminated ..	237,872,005	2,710,611.68	145,892,231	731,831.14
In force at end of year.	$368,615,350	$4,002,920.28	$ 16,557,859	$ 416,810.19
Deduct amount reinsured..	56,698,364	645,837.96	1,611,719	85,048.82
Net amount in force	$311,916,986	$3,357,082.32	$ 14,946,140	$ 331,761.37

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 60,585,592.91
Total losses (less reinsurance) paid from organizaton of the company	36,205,727.35
Cash dividends declared since the company commenced bushiness.	2,668,063.39
Largest gross aggregate amount insured in any one hazard	85,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	1,039,863.18
Inland marine losses incurred during the year	133,535.22
Ocean marine losses incurred during the year	219,437.94
Amount loaned to stockholders not officers	40,150.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $312,194.00 cancelled and reinsured	$ 1,695,678.00
Gross premiums, (less paid for reinsurance, $391.89; and less return premiums, $2,877.33)	29,107.28
Losses paid (less losses reinsured in other companies)	14,378.05
Losses incurred (less losses reinsured in other companies)	14,783.31

QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891; Commenced Business, September 11, 1891.
EDWARD F. BEDDALL, President. NEVETT S. BARTOW, Secretary.
Cash Capital, $1,000,000.00.

INCOME.

	Fire.	
Gross premiums	$ 5,805,855.20	
Deduct gross reinsurance or return premiums	1,312,347.90	
Total premiums (other than perpetual)		$ 4,493,507.30
Gross interest on mortgage loans	$ 3,362.50	
Gross interest on bonds and dividends on stocks	276,781.24	
Gross interest on deposits in trust companies and banks	7,168.26	
Gross interest from all other sources	3.10	
		287,315.10
From agents' balances previously charged off		17.24
Gross profit on sale or maturity of bonds		6,656.25
Total income		$ 4,787,495.89
Ledger assets December 31, 1908		7,697,573.05
Total		$ 12,485,068.94

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 2,366,386.45	
Deduct salvage or reinsurance	208,936.59	
Net amount paid policy holders for losses		$ 2,157,449.86
Expenses of adjustment and settlement of losses		53,076.03
Commissions or brokerage		842,590.17
Allowances to local agencies for miscellaneous agency expenses		21,609.87
Salaries, $85,940.42; and expenses, $55,865.39 of special and general agents		141,805.81
Salaries, fees and other charges of officers, directors, trustees and home office employes		283,902.88
Rents		34,743.19
Advertising, $20,061.85; printing and stationery, $32,134.86		52,196.71
Postage, telegrams, telephone and express		32,862.46
Legal expenses		1,017.53
Furniture and fixtures		10,632.90
Maps, including corrections		11,153.81
Underwriters' boards and tariff associations		50,464.48
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		22,163.48
Inspections and surveys		16,448.44
State taxes on premiums		69,969.86
Insurance department licenses and fees		19,074.59
All other licenses, fees and taxes		17,367.86
Other disbursements		28,740.70
Interest and dividends to stockholders		200,000.00
Agents' balances charged off		116.40

Gross decrease, by adjustment, in book value of bonds		6,656.25
Total disbursements		$ 4,074,043.28
Balance		$ 8,411,025.66

LEDGER ASSETS.

Mortgage loans on real estate	$ 65,000.00
Book value of bonds and stocks	7,279,495.54
Cash in company's office	2,645.59
Deposits in trust companies and banks not on interest	32,026.88
Deposits in trust companies and banks on interest	348,181.78
Agents' balances, representing business written subsequent to Oct. 1, last	677,073.96
Agents' balances, representing business written prior to Oct. 1, last	6,553.91
Bills receivable taken for fire risks	48.00
Total ledger assets	$ 8,411,025.66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,405.14	
Interest due accrued on bonds	64,296.24	
Interest due and accrued on other assets	654.34	
		66,355.72
Market value of bonds and stocks over book value		148,487.85
Other non-ledger assets		3,227.77
Gross assets		$ 8,629,097.00

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 6,553.91	
		$ 6,553.91
Total admitted assets		8,622,543.09

LIABILITIES.

Gross losses adjusted and unpaid	$ 108,912.16	
Gross claims for losses in process of adjustment or in suspense	232,604.57	
Gross claims for losses resisted	64,430.00	
Total	$ 405,946.73	
Deduct reinsurance due or accrued	26,872.69	
Net amount of unpaid losses and claims		$ 379,074.04
Unearned premiums on outstanding risks		3,787,815.80
Salaries and other miscellaneous expenses due or accrued		29,105.63
State, county and municipal taxes, due or accrued		76,810.76
Commissions and other charges due or to become due to agents and broker		12,391.36
Return premiums		42,971.27
Total of all liabilities except capital		$ 4,328,168.86
Capital actually paid up in cash	$ 1,000,000.00	

Surplus over all liabilities	3,294,374.23	
Surplus as regards policy holders		4,294,374.23
Total liabilities		$ 8,622,543.09

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 626,852,714.00	$ 7,469,752.52
Written during the year	479,139,026.00	5,805,855.20
Total	$1,105,991,740.00	$ 13,275,607.72
Expired and terminated	425,521,169.00	5,367,641.25
In force at end of the year	680,470,571.00	$ 7,907,966.47
Deduct amount reinsured	55,333,667.00	619,456.75
Net amount in force	$ 625,136,904.00	$ 7,288,509.72

ANSWERS TO GENERAL INTERROGATORIES

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 52,278,572.73
Total losses (less reinsurance) paid from organizaton of the company	27,642,039.18
Cash dividends declared since the company commenced business	1,500,000.00
Stock dividends declared since the company commenced business	500,000.00
Largest gross aggregate amount insured in any one hazard	250,000.00
Largest net aggregate amount insured in any one hazard	80,000.00
Fire losses (less reinsurance) incurred during the year	2,172,813.76
Par value of the company's stock owned by the directors	6,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $574,746.00 cancelled and reinsured	$ 1,694,931.00
Gross premiums, (less paid for reinsurance, $2,115.41; and less return premiums, $5,227.07)	28,545.29
Losses paid (less losses reinsured in other companies)	6,692.61
Losses incurred (less losses reinsured in other companies)	6,771.61

RELIANCE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 21, 1841; Commenced Business, August 9, 1844.

WILLIAM CHUBB, President. CHARLES J. WESTER, Jr., Secretary.

Cash Capital, $300,000.00.

INCOME.

	Fire.	
Gross premiums	$ 1,366,359.10	
Dedcut gross reinsurance; return premiums	395,636.59	
Total premiums (other than perpetual)		$ 970,722.51
Deposit premiums on perpetual risks (gross)		5,498.16
Gross interest on mortgage loans	$ 5,695.25	
Gross interest on bonds and dividends on stocks	42,153.44	

Gross interest on deposits in trust companies and banks	1,709.02	
Gross rents	8,699.40	52,257.11
From other sources		256.51
Gross profit on sale or maturity of bonds		494.00
Total income		$ 1,035,328.29
Ledger assets December 31, 1908		1,490,178.00
Total		$ 2,525,506.29

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 516,179.40	
Deduct salvage, fire, $1,171.94; reinsurance, fire, $80,665.48	81,837.42	
Net amount paid policy holders for losses	$ 434,341.98	$ 434,341.98
Expenses of adjustment and settlement of losses		6,869.16
Commissions or brokerage		252,405.74
Salaries, $15,246.92; and expenses, $19,019.26 of special and general agents		34,266.18
Salaries, fees and other charges of officers, directors, trustees and home office employes		47,618.39
Rents, including $5,000.00 for company's occupancy of its own buildings		7,225.71
Advertising, $1,160.50; printing and stationery, $9,141.42		10,301.92
Postage, telegrams, telephone and express		8,838.41
Legal expenses		758.50
Furniture and fixtures		2,992.69
Maps, including corrections		6,073.41
Underwriters' boards and tariff associations		9,596.97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,151.00
Inspections and surveys		502.06
Repairs and expenses (other than taxes) on real estate		1,328.45
Taxes on real estate		1,719.00
State taxes on premiums		24,802.36
Insurance department licenses and fees		3,728.26
All other licenses, fees and taxes		2,937.00
Other disbursements		6,120.87
Deposit premiums returned		5,778.84
Interest and dividends to stockholders		30,000.00
Agents' balances charged off		1,837.99
Gross loss on sale or maturity of bonds		1,440.00
Gross decrease, by adjustment, in book value of bonds		2,085.50
Total disbursements		$ 905,720.39
Balance		$ 1,619,785.90

LEDGER ASSETS.

Book value of real estate	$ 129,527.04
Mortgage loans on real estate	117,200.00
Book value of bonds and stocks	1,095,816.25
Cash in company's office	995.16
Deposits in trust companies and banks on interest	112,927.16
Agents' balances, representing business written subsequent to Oct. 1, last	160,903.97

Agents' balances, representing business written prior to Oct. 1, last		2,416.32
Total ledger assets		$ 1,619,785.90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,061.02	
Interest due and accrued on bonds	13,667.32	
Rents due and accrued on company's property or lease	662.16	$ 15,390 50
Market value of bonds and stocks over book value		7,140.75
Other non-ledger assets		1,035.00
Gross assets		$ 1,643,352.15

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 2,023.00	
Furniture, fixtures and safes	4,416.32	
Book value of ledger assets over market value	8,027.04	$ 12,468.36
Total admitted assets		$ 1,630,883.79

LIABILITIES.

Gross losses adjusted and unpaid	$ 14,298.59	
Gross claims for losses in process of adjustment or in suspense	102,013.69	
Gross claims for losses resisted	5,773.93	
Total	$ 122,091.21	
Deduct reinsurance due or accrued	20,698.54	
Net amount of unpaid losses and claims		$ 101,392.67
Unearned premiums on outstanding risks		847,872.78
Reclaimable on perpetual fire insurance policies being 90 and 95 per cent. of premium or deposit received		125,434.44
State, county and municipal taxes, due or accrued		13,400.60
Commissions and other charges due or to become due to agents and broker		19,131.28
All other liabilities		292.31
Total of all liabilities except capital		$ 1,107,523.48
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	223,360.31	
Surplus as regards policy holders		523,360.31
Total liabilities		$ 1,630,883.79

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$135,997,874.00	$ 1,594,714.14
Written during the year	113,157,681.00	1,366,359.10
Total	$249,155,555.00	$ 2,961,073.24
Expired and terminated	94,512,773.00	1,163,223.78
In force at end of the year	$154,642,782.00	$ 1,797,849.46

Deduct amount reinsured	14,834,640.00	186,465.88
Net amount in force	$139,808,142.00	$ 1,611,383.58
Perpetual risks not included above, $508,554,349.00; premiums on same,		138,089.42

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 11,379,463.38
Total losses (less reinsurance) paid from organizaton of the company	6,428,738.97
Cash dividends declared since the company commenced business	1,124,597.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	20,000.00
Fire losses (less reinsurance) incurred during the year	461,053.05
Inland marine losses incurred during the year	36,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $393,116.00 cancelled and reinsured	$ 527,226.00
Gross premiums, (less paid for reinsurance, $1,041.43; and less return premiums, $4,171.91)	12,831.29
Losses paid (less losses reinsured in other companies)	9,208.96
Losses incurred (less losses reinsured in other companies)	7,128.03

ROCHESTER GERMAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 16, 187?; Commenced Business, February 22, 1852.
EUGENE SATTERLEE, President. EDWARD E. PASCHALL, Secretary.
Cash Capital, $500,000.00.

INCOME.

	Fire.	
Gross premiums	$ 2,227,832.08	
Deduct gross reinsurance or return premiums	756,212.65	
	1,471,619.43	$ 1,471,619.43
Total premiums (other than perpetual)		
Gross interest on mortgage loans	$ 11,894.34	
Gross interest on bonds and dividends on stocks	41,712.16	
Gross interest on deposits in trust companies and banks	7,527.73	
Gross interest from all other sources	1,322.05	
Gross rents, including $5,028.00 for company's occupancy of its own buildings	6,541.35	118,997.63
From other sources		9,681.72
Gross profit on sale or maturity of real estate, $1,282.18; Bonds, $125.00; stocks, $20,229 66		21,636.84
Total income		$ 1,621,935.62
Ledger assets December 31, 1908		2,345,886.31
Total		$ 3,967,821.93

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 953,558.35	
Deduct salvage or reinsurance	231,487.28	
Net amount paid policy holders for losses.....		$ 722,071.07
Expenses of adjustment and settlement of losses.....		12,568.33
Commissions or brokerage		363,121.03
Allowances to local agencies for miscellaneous agency expenses..		3,068.48
Salaries, $59,766.21; and expenses, $28,223.09 of special and general agents		87,989.30
Salaries, fees and other charges of officers, directors, trustees and home office employes		53,570.06
Rents, including $5,028 for company's occupancy of its own buildings		7,592.74
Advertising, $3,640.77; printing and stationery, $13,137.03.....		16,777.80
Postage, telegrams, telephone and express.....		11,788.47
Legal expenses		2,441.47
Furniture and fixtures		1,042.56
Maps, including corrections		3,868.84
Underwriters' boards and tariff associations		20,686.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		22,369.84
Inspections and surveys		2,158.58
Repairs and expenses (other than taxes) on real estate.....		33,270.35
Taxes on real estate		10,062.02
State taxes on premiums		22,689.21
Insurance department licenses and fees.....		7,150.95
All other licenses, fees and taxes		3,496.51
Interest and dividends to stockholders		52,500.00
Agents' balances charged off		515.75
Gross loss on sale or maturity of stocks.....		308.75
Total disbursements		$ 1,461,107.82
Balance		$ 2,506,714.11

LEDGER ASSETS.

Book value of real estate	$ 686,005.11
Mortgage loans on real estate.....	224,945.00
Loans secured by collateral	6,000.00
Book value of bonds and stocks	1,054,743.56
Cash in company's office	500.00
Deposits in trust companies and banks not on interest.....	84,651.76
Deposits in trust companies and banks on interest.....	222,803.37
Agents' balances, representing business written subsequent to Oct. 1, last	223,971.29
Agents' balances, representing business written prior to Oct. 1, last	2,224.02
Total ledger assets	$ 2,506,714.11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	$ 4,089.76	
Interest due and accrued on bonds	5,729.35	
Interest due and accrued on other assets.....	3,555.45	$ 13,374.56
Market value of bonds and stocks over book value.....		44,960.94

Other non-ledger assets		2,000.00
Gross assets		$ 2,567,714.11

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last		$ 2,224.02
Total admitted assets		$ 2,564,825.59

LIABILITIES.

Gross losses adjusted and unpaid	$	17,309.84	
Gross claims for losses in process of adjustment or in suspense		151,608.65	
Gross claims for losses resisted		18,850.00	
Total	$	187,768.49	
Deduct reinsurance due or accrued		53,181.63	
Net amount of unpaid losses and claims			$ 134,586.86
Unearned premiums on outstanding risks			1,246,988.04
Salaries and other miscellaneous expenses due or accrued			947.90
State, county and municipal taxes, due or accrued			17,500.00
Return premiums			2,522.48
Total of all liabilities except capital			$ 1,402,545.28
Capital actually paid up in cash	$	500,000.00	
Surplus over all liabilities		662,280.31	
Surplus as regards policy holders			1,162,280.31
Total liabilities			$ 2,564,825.59

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$224,886,384.00	$ 2,658,899.13
Written during the year	182,386,237.00	2,227,832.08
Total	$407,272,621.00	$ 4,886,731.21
Expired and terminated	165,049,739.00	2,045,834.10
In force at end of the year	$242,222,882.00	$ 2,840,897.11
Deduct amount reinsured	37,176,603.00	490,402.22
Net amount in force	$205,046,279.00	$ 2,350,494.89

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 19,257,796.99
Total losses (less reinsurance) paid from organizaton of the company	10,797,942.24
Cash dividends declared since the company commenced business	754,000.00
Stock dividends declared since the company commenced business	25,000.00
Largest gross aggregate amount insured in any one hazard	30,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	718,055.60
Par value of the company's stock owned by the directors	129,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $453,492.00 cancelled and reinsured	$ 1,000,452.00
Gross premiums, (less paid for reinsurance, $1,015.76; and less return premiums, $6,256.90)	20,317.92
Losses paid (less losses reinsured in other companies)	12,803.84
Losses incurred (less losses reinsured in other companies)	9,992.45

ST. PAUL FIRE & MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

Incorporated May, 1865; Commenced Business May, 1865.

C. H. BIGELOW, President. A. W. PERRY, Secretary.

Cash Capital, $500,000.00.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 5,056,207.93	$ 1,091,768.24	
Deduct gross reinsurance, or return premiums	1,027,401.70	393,931.70	
Total premiums (other than perpetual)	$ 4,028,806.23	$ 697,836.54	$ 4,726,642.77
Gross interest on mortgage loans		32,350.53	
Gross interest on bonds and dividends on stocks		177,582.74	
Gross interest on deposits in trust companies and banks		4,068.40	
Gross interest from all other sources		7,302.68	
Gross rents, including $11,750.00 for company's occupancy of its own buildings		27,054.63	248,358.98
From other sources			660.60
Gross profit on sale or maturity of bonds, $2,000.00; stocks, $2,232.00			4,232.00
Total income			$ 4,979,894.35
Deduct salvage or reinsurance	144,508.94	312,445.55	
Total			$ 10,407,196.85

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 2,058,370.77	$ 799,889.71	
Deduct salvage, reinsurance	144,508.94	312,445.55	
Net amount paid policy holders for losses	$ 1,913,861.83	$ 487,444.16	$ 2,401,305.99
Expenses of adjustment and settlement of losses			53,450.32
Commissions or brokerage			1,096,550.62
Allowances to local agencies for miscellaneous agency expenses			5,715.22
Salaries, $55,630.00; and expenses, $92,828.52 of special and general agents			148,458.52
Salaries, fees and other charges of officers, directors, trustees and home office employes			77,484.36

Rents including $11,750.00 for company's occupancy of its own buildings		12,230.00
Advertising, $6,115.79; printing and stationery, $28,136.90		34,252.69
Postage, telegrams, telephone and express		23,774.31
Legal expenses		7,380.25
Furniture and fixtures		13,804.99
Maps, including corrections		7,217.18
Underwriters' boards and tariff associations		6,496.79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		6,116.13
Inspections and surveys		20,547.44
Repairs and expenses (other than taxes) on real estate		6,594.23
Taxes on real estate		3,224.51
State taxes on premiums		90,872.82
Insurance department licenses and fees		18,412.69
All other licenses, fees and taxes		11,949.49
Other disbursements		9,714.47
Interest and dividends to stockholders		50,000.00
Agents' balances charged off		150.57
Gross loss on sale or maturity of bonds		45.00
Total disbursements		$ 4,107,748.59
Balance		$ 6,299,448.26

LEDGER ASSETS.

Book value of real estate		$ 389,300.03
Mortgage loans on real estate		572,610.00
Book value of bonds and stocks		4,517,820.96
Cash in company's office		9,945.34
Deposits in trust companies and banks not on interest		5,296.30
Deposits in trust companies and banks on interest		330,740.55
Agents' balances, representing business written subsequent to Oct. 1, last		441,494.91
Agents' balances, representing business written prior to Oct. 1, last		8,146.64
Bills receivable taken for marine and inland risks		9,740.82
Bills receivable taken for fire risks		9,980.44
Other ledger assets		4,372.27
Total ledger assets		$ 6,299,448.26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,133.18	
Interest due and accrued on bonds	31,437.88	$ 36,571.06
Gross assets		$ 6,336,019.32

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 8,146.64	
Bills receivable, past due, taken for marine, inland and fire risks	5,203.03	
Book value of ledger assets over market value	36,211.89	$ 49,561.56
Total admitted assets		$ 6,286,457.76

LIABILITIES.

Gross losses adjusted and unpaid	$ 42,964.32	
Gross claims for losses in process of adjustment or in suspense	255,111.23	
Gross claims for losses resisted	35,353.00	
Total	$ 333,428.55	
Deduct reinsurance due or accrued	29,328.41	
Net amount of unpaid losses and claims		$ 304,100.14
Unearned premiums on outstanding risks		3,772,123.84
State, county and municipal taxes, due or accrued		65,000.00
Commissions and other charges due or to become due to agents and broker		3,609.36
Total of all liabilities except capital		$ 4,144,833.34
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,641,624.42	
Surplus as regards policy holders		2,141,624.42
Total liabilities		$ 6,286,457.76

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$489,839,040.00	$ 6,580,404.40
Written during the year	340,428,780	5,056,207.93
Total	$830,267,820.00	$ 11,636,012.33
Expired and terminated	279,726,794	4,347,842.67
In force at end of the year	$550,541.026.00	$ 7,288,769.66
Deduct amount reinsured	36,984,236.00	516,857.48
Net amount in force	$513,556,790.00	$ 6,771,912.18

	Marine.	Gross Premiums.
In force December 31, 1908	$ 5,131,347.00	$ 171,958.70
Written during the year	215,059,845.00	1,091,768.24
Total	$220,191,192.00	$ 1,263,726.94
Expired and terminated	211,812,972.00	981,366.72
In force at end of the year	$ 8,378,220.00	$ 282,360.22
Deduct amount reinsured	944,851.00	55,585.86
Net amount in force	$ 7,433,369.00	$ 226,774.36

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 59,629,429.91
Total losses (less reinsurance) paid from organizaton of the company	35,757,324.04
Cash dividends declared since the company commenced business	1,996,694.47
Largest gross aggregate amount insured in any one hazard	150,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	1,980,235.78
Inland marine losses incurred during the year	97,424.18

Ocean marine losses incurred during the year	358,430.75
Par value of the company's stock owned by the directors	180,000.00
Guaranty surplus fund	250,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	Marine.
Risks written	$ 1,123,639.00	$ 89,606.69
Gross premiums	19,566.29	4,030.85
Losses paid (less losses reinsured in other companies)	5,009.33	343.37
Losses incurred (less losses reinsured in other companies)	4,346.26	283.37

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Incorporated May, 1841: Commenced Business, May, 1841.

JOHN W. ALLING, President. VICTOR ROTH, Secretary.

Cash Capital, $500,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 2,214,321.08	
Deduct gross reinsurance or return premiums	714,432.61	
Total premiums (other than perpetual)	$ 1,499,888.47	$ 1,499,888.47
Gross interest on mortgage loans	5,198.19	
Gross interest on collateral loans	2,507.20	
Gross interest on bonds and dividends on stocks	81,558.20	
Gross interest from all other sources	37.01	
Gross rents	3,291.27	92,591.87
From other sources		45,115.75
Gross profit on sale or maturity of bonds		3,178.12
Total income		$ 1,640,774.21
Ledger assets December 31, 1908		2,274,572.84
Total		$ 3,915,347.05

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 829,692.37	$ 1,405.03	
Deduct salvage, fire $3,728.88; reinsurance, fire, $139,765.40	143,494.28	365.73	
Net amount paid policy holders for losses	$ 686,198.09	$ 1,039.30	$ 687,237.39
Expenses of adjustment and settlement of losses			21,580.22
Commissions or brokerage			322,920.84
Allowances to local agencies for miscellaneous agency expenses			10,259.48
Salaries, $27,869.97: and expenses, $27,873.58 of special and general agents			55,743.55
Salaries, fees and other charges of officers, directors, trustees and home office employes			82,351.72

Rents, including $2,000.00 for company's occupancy of its own buildings		2,900.00
Advertising, $3,999.35, printing and stationery, $11,648.23		15,647.58
Postage, telegrams, telephone and express		13,542.69
Legal expenses		1,928.19
Furniture and fixtures		1,613.50
Maps, including corrections		6,491.52
Underwriters' boards and tariff associations		10,223.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		21,242.04
Inspections and surveys		7,592.90
Repairs and expenses (other than taxes) on real estate		26.96
Taxes on real estate		69.51
State taxes on premiums		15,716.86
Insurance department licenses and fees		7,979.19
All other licenses, fees and taxes		12,348.83
Other disbursements		77,256.60
Interest and dividends to stockholders		60,000.00
Agents' balances charged off		1,638.86
Gross loss on sale or maturity of bonds		8.05
Total disbursements	$	1,437,116.54
Balance	$	2,478,230.51

LEDGER ASSETS.

Book value of real estate	$	167,776.97
Mortgage loans on real estate		111,100.00
Loans secured by collateral		68,000.00
Book value of bonds and stocks		1,795,238.02
Cash in company's office		1,889.51
Deposits in trust companies and banks not on interest		79,684.65
Agents' balances, representing business written subsequent to Oct. 1, last		240,337.34
Agents' balances, representing business written prior to Oct. 1, last		3,477.79
Bills receivable taken for fire risks		8,903.07
Other ledger assets		1,823.16
Total ledger assets	$	2,478,230.51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,317.18		
Interest due and accrued on bonds	10,944.49		
Interest due and accrued on collateral loans	1,119.85	$	13,381.52
Market value of bonds and stocks over book value			84,768.98
Gross assets		$	2,576,381.01

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 3,477.79		
Agents' balances, representing business written prior to Oct. 1, last	1,353.15		
Book value of ledger assets over market value	1,076.97	$	5,907.91
Total admitted assets		$	2,570,473.10

LIABILITIES.

Gross losses adjusted and unpaid	$ 25,336.73	
Gross claims for losses in process of adjustment or in suspense	129,627.73	
Gross claims for losses resisted	10,057.59	
Total	$ 165,022.05	
Deduct reinsurance due or accrued	38,410.30	
Net amount of unpaid losses and claims		$ 126,611.75
Unearned premiums on outstanding risks		1,393,540.17
Cash dividends remaining unpaid to stockholders		2,500.00
Salaries and other miscellaneous expenses due or accrued		30,000.00
Commissions and other charges due or to become due to agents and broker		119.05
Total of all liabilities except capital		$ 1,552,770.97
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	517,702.13	
Surplus as regards policy holders		1,017,702.13
Total liabilities		$ 2,570,473.10

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$244,892,984.00	$ 2,748,244.99
Written during the year	188,318,069.00	2,214,321.08
Total	$433,211,053.00	$ 4,962,566.07
Expired and terminated	155,451,174.00	1,860,869.16
In force at end of the year	$277,759,879.00	$ 3,101,696.91
Deduct amount reinsured	38,027,535.00	475,263.28
Net amount in force	$239,732,344.00	$ 2,626,433.63

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 21,099,540.43
Total losses (less reinsurance) paid from organizaton of the company	12,609,759.07
Cash dividends declared since the company commenced business	841,281.00
Stock dividends declared since the company commenced business	50,000.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	679,444.40
Ocean marine losses incurred during the year	25.70
Par value of the company's stock owned by the directors	67,775.00
Amount loaned to stockholders or other officers	38,000.00
Amount to stockholders not officers	9,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $422,875.00 cancelled and reinsured	$ 816,077.00
Gross premiums, less paid for reinsurance, $3,376.76; and less return premiums, $3,099.16)	15,402.91
Losses paid (less losses reinsured in other companies)	4,015.67
Losses incurred (less losses reinsured in other companies)	4,771.26

SHAWNEE FIRE INSURANCE COMPANY.

TOPEKA, KANSAS.

Incorporated October 16, 1895; Commenced Business October 16, 1895.

JOAB MULVANE, President. H. P. MORGAN, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross premiums	$ 2,246,603.91	
Deduct gross reinsurance or return premiums	741,530.91	
Total premiums (other than perpetual)	$ 1,505,073.00	$ 1,505,073.00
Gross interest on mortgage loans	42,294.04	
Gross interest on collateral loans	160.00	
Gross interest on bonds and dividends on stocks	23,203.92	
Gross interest from all other sources	288.45	
Gross rents, including $2,400.00 for company's occupancy of its own buildings	6,058.50	72,004.91
From agents' balances previously charged off		952.52
Gross increase, by adjustment, in book value of real estate		1,253 99
Total income		$ 1,579,284.42
Ledger assets December 31, 1908		1,440,437.58
Total		$ 3,019,722.00

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,051,102.73	
Deduct salvage or reinsurance	131,273.92	
Net amount paid policy holders for losses		$ 919,828.81
Expenses of adjustment and settlement of losses		15,513.98
Commissions or brokerage		435,957.92
Salaries, $17,555.40; and expenses, $16,878.29 of special and general agents		34 433.69
Salaries, fees and other charges of officers, directors, trustees and home office employes		40,102.36
Rents, including $2,400.00 for company's occupancy of its own buildings		2,400.00
Advertising, $3,273.28; printing and stationery, $18,307.15		21,580.43
Postage, telegrams, telephone and express		11 20[illegible].55
Legal expenses		4,650.53
Furniture and fixtures		1,498.88
Maps, including corrections		1,274.70
Underwriters' boards and tariff associations		6,869.22
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,982.75
Inspections and surveys		3,941.28
Repairs and expenses (other than taxes) on real estate		3,892.50
Taxes on real estate		531.27
State taxes on premiums		17,079.07
Insurance department licenses and fees		12,193.07
All other licenses, fees and taxes		10,410.39
Other disbursements		1,370 39
Interest and dividends to stockholders		30,000.00

Agents' balances charged off		581.12
Total disbursements		$ 1,579,297.91
Balance		$ 1,440,424.09

LEDGER ASSETS.

Book value of real estate		$ 43,572.63
Mortgage loans on real estate		656,075.00
Loans secured by collateral		2,000.00
Book value of bonds and stocks		442,540.24
Cash in company's office		20,209.41
Deposits in trust companies and banks not on interest		38,690.53
Agents' balances, representing business written subsequent to Oct. 1, last		223,884.17
Agents' balances, representing business written prior to Oct. 1, last		972.07
Bills receivable taken for fire risks		3,374.04
Total ledger assets		$ 1,440,424.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 11,634.15	
Interest due and accrued on bonds	3,730.12	
Interest due and accrued on collateral loans	4.00	
		15,368.27
Market value of real estate over book value		6,427.37
Gross assets		$ 1,462,219.73

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 972.07	
Bills receivable, past due, taken for marine, inland and fire risks	789.96	
		$ 1,762.03
Total admitted assets		$ 1,460,457.70

LIABILITIES.

Gross losses adjusted and unpaid	$ 32,058.94	
Gross claims for losses in process of adjustment or in suspense	81,608.00	
Total	$ 113,666.94	
Deduct reinsurance due or accrued	25,065.15	
Net amount of unpaid losses and claims		$ 88,601.79
Unearned premiums on outstanding risks		958,146.34
Salaries and other miscellaneous expenses due or accrued		1,377.82
State, county and municipal taxes, due or accrued		12,800.00
Return premiums		6,547.21
Total of all liabilities except capital		$ 1,067,473.16
Capital actually paid up in cash	$ 200,000.00	

Surplus over all liabilities	192,984.54	
Surplus as regards policy holders		392,984.54
Total liabilities		$ 1,460,457.70

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$145,916,311.00	$ 1,900,439.92
Written during the year	161,166,746.00	2,246,603.91
Total	$307,083,057.00	$ 4,147,043.83
Expired and terminated	144,476,356.00	2,073,762.45
In force at end of the year	$162,606,701.00	$ 2,073,281.38
Deduct amount reinsured	22,449,062.00	238,654.20
Net amount in force	$140,157,639.00	$ 1,834,627.18

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 8,555,259.55
Total losses (less reinsurance) paid from organizaton of the company	4,167,312.86
Cash dividends declared since the company commenced business	164,000.00
Largest gross aggregate amount insured in any one hazard	13,500.00
Largest net aggregate amount insured in any one hazard	13,500.00
Fire losses (less reinsurance) incurred during the year	904,405.50
Par value of the company's stock owned by the directors	181,000.00
Amount loaned to stockholders or other officers	2,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $475,333 cancelled and reinsured	$ 612,173.00
Gross premiums, (less paid for reinsurance, $2,464.81; and less return premiums, $6,830.71)	11,467.67
Losses paid (less losses reinsured in other companies)	7,557.62
Losses incurred (less losses reinsured in other companies)	8,167.20

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated, 1849; Commenced Business, 1851.

A. W. DAMON, President. W. J. MACKAY, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

	Fire.	
Gross premiums	$ 7,126,903.39	
Deduct gross reinsurance or return premiums	1,819,281.00	
Total premiums (other than perpetual)		$ 5,307,622.39
Gross interest on mortgage loans	42,961.34	
Gross interest on collateral loans	300.00	

Gross interest on bonds and dividends on stocks	261,190.96	
Gross interest on deposits in trust companies and banks	15,658.69	
Gross rents, including $15,000.00 for company's occupancy of its own buildings	15,000.00	335,110.99
From other sources		28,189.07
From agents' balances previously charged off		81.33
Gross profit on sale or maturity of stocks		20,369.25
Total income		$ 5,691,373.03
Ledger assets December 31, 1908		8,027,485.13
Total		$ 13,718,858.16

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 3,006,712.98	
Deduct salvage or reinsurance	483,732.10	
Net amount paid policy holders for losses		$ 2,522,980.88
Expenses of adjustment and settlement of losses		28,696.02
Commissions or brokerage		1,018,566.84
Allowances to local agencies for miscellaneous agency expenses		35,061.88
Salaries, $155,429.21; and expenses, $99,693.08 of special and general agents		255,122.29
Salaries, fees and other charges of officers, directors, trustees and home office employes		260,847.15
Rents, including $15,000.00 for company's occupancy of its own buildings		34,711.76
Advertising, $20,439.99; printing and stationery, $55,257.56		75,697.55
Postage, telegrams, telephone and express		23,420.09
Legal expenses		5,198.79
Furniture and fixtures		7,461.34
Maps, including corrections		12,972.76
Underwriters' boards and tariff associations		58,558.94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		33,675.50
Inspections and surveys		28,172.47
Repairs and expenses (other than taxes) on real estate		617.39
Taxes on real estate		3,700.00
State taxes on premiums		90,340.92
Insurance department licenses and fees		21,346.21
All other licenses, fees and taxes		45,764.28
Other disbursements		23,541.03
Interest and dividends to stockholders		200,000.00
Agents' balances charged off		5,689.21
Gross decrease, by adjustment, in book value of stocks		3,137.50
Total disbursements		$ 4,795,280.80
Balance		$ 8,923,577.36

LEDGER ASSETS.

Book value of real estate	$ 300,000.00
Mortgage loans on real estate	757,720.00
Loans secured by collateral	6,000.00
Book value of bonds and stocks	6,171,002.77
Cash in company's office	386.48
Deposits in trust companies and banks not on interest	172,338.56

Deposits in trust companies and banks on interest		629,173.35
Agents' balances, representing business written subsequent to Oct. 1, last		886,896.79
Agents' balances, representing business written prior to Oct. 1, last		59.41
Total ledger assets		$ 8,923,577.36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 15,316.30	
Interest due and accrued on bonds	31,688.75	
Interest due and accrued on collateral loans	150.00	
		47,155.05
Market value of bonds and stocks over book value		790,787.23
Gross assets		$ 9,761,519.64

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	59.41	
		$ 59.41
Total admitted assets		$ 9,761,460.23

LIABILITIES.

Gross losses adjusted and unpaid	$ 117,031.37	
Gross claims for losses in process of adjustment or in suspense	301,750.36	
Gross claims for losses resisted	40,233.65	
Total	$ 459,015.38	
Deduct reinsurance due or accrued	77,102.83	
Net amount of unpaid losses and claims		$ 381,912.55
Unearned premiums on outstanding risks		4,369,974.40
Salaries and other miscellaneous expenses due or accrued		6,781.43
State, county and municipal taxes, due or accrued		50,305.90
Return premiums		256.59
All other liabilities		234,167.83
Total of all liabilities except capital		$ 5,043,398.70
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	2,718,061.53	
Surplus as regards policy holders		4,718,061.53
Total liabilities		$ 9,761,460.23

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 739,786,917.00	$ 8,653,592.05
Written during the year	586,802,716.00	7,126,903.39
Total	$1.326,589,633.00	$ 15,780,495.44
Expired and terminated	528,137,194.00	6,439,227.59
In force at end of the year	$ 798,452,439.00	$ 9,341,267.85

Deduct amount reinsured	79,839,343.00	926,898.19
Net amount in force	$ 718,613,096.00	$ 8,414,369.66

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 81,651,795.94
Total losses (less reinsurance) paid from organization of the company	46,763,346.40
Cash dividends declared since the company commenced business..	5,754,542.00
Stock dividends declared since the company commenced business..	1,500,000.00
Largest gross aggregate amount insured in any one hazard.....	75,000.00
Largest net aggregate amount in any one hazard.....	75,000.00
Fire losses (less reinsurance) incurred during the year.....	2,591,465.84
Par value of the company's stock owned by the directors.....	118,700.00
Amount to stockholders not officers	15,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $626,173 cancelled and reinsured.....	$ 2,266,492.00
Gross premiums, (less paid for reinsurance, $684.05; and less return premiums, $6,041.60)	35,937.86
Losses paid (less losses reinsured in other companies).....	13,366.96
Losses incurred (less losses reinsured in other companies).....	10,610.57

SPRING GARDEN INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 15, 1835; Commenced Business, August 29, 1835.

CLARENCE E. PORTER, President. EDWARD L. GOFF, Secretary.

Cash Capital, $400,000.00.

INCOME.

	Fire.	
Gross premiums	$ 3,428,178.12	
Deduct gross reinsurance or return premiums..	1,085,404.94	
Total premiums (other than perpetual)	$ 2,342,773.18	$ 2,342,773.18
Deposit premiums on perpetual risks (gross).....		4,809.84
Gross interest on mortgage loans.....	$ 5,174.20	
Gross interest on bonds and dividends on stocks	94,134.16	
Gross interest on deposits in trust companies and banks	1,469.33	
Gross interest from all other sources	112.13	
Gross rents	703.84	101,593.66
From other sources		905.61
From agents' balances previously charged off.....		1,014.96
Gross profit on sale or maturity of real estate, $247.41; bonds, $10,021.10; stocks, $19,441.44		29,709.95
Total income		$ 2,480,807.20
Ledger assets December 31, 1908		2,841,219.70
Total		$ 5,322,026.90

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 1,455,906.39	$ 5,070.11	
Deduct salvage, fire, $6,842.68; reinsurance, fire, $184,414.85	191,257.53		
Net amount paid policy holders for losses	$ 1,264,648.86	$ 5,070.11	$ 1,269,718.97
Expenses of adjustment and settlement of losses			15,407.70
Commissions or brokerage			501,219.43
Allowances to local agencies for miscellaneous agency expenses			5,612.29
Salaries and expenses of special and general agents			73,975.85
Salaries, fees and other charges of officers, directors, trustees and home office employes			84,136.47
Rents			5,000.00
Advertising printing and stationery			16,186.06
Postage, telegrams, telephone and express			5,873.02
Legal expenses			1,624.60
Furniture and fixtures			2,306.28
Maps, including corrections			7,816.69
Underwriters' boards and tariff associations			11,101.26
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			18,644.72
Inspections and surveys			7,842.40
Repairs and expenses (other than taxes) on real estate			106.23
Taxes on real estate			277.14
State taxes on premiums			59,065.22
Insurance department licenses and fees			11,969.72
All other licenses, fees and taxes			4,637.64
Other disbursements			7,109.93
Deposit premiums returned			10,096.58
Interest and dividends to stockholders			32,000.00
Agents' balances charged off			2,849.45
Gross loss on sale or maturity of bonds, $87.50; stocks, $13,626.15			13,713.65
Total disbursements			$ 2,168,291.80
Balance			$ 3,153,735.60

LEDGER ASSETS.

Book value of real estate	$ 53,556.77
Mortgage loans on real estate	56,925.00
Book value of bonds and stocks	2,469,939.50
Cash in company's office	5,060.69
Deposits in trust companies and banks on interest	138,926.96
Agents' balances, representing business written subsequent to Oct. 1, 1909	429,326.68
Total ledger assets	$ 3,153,735.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 719.16	
Interest due and accrued on bonds	29,521.59	
Rents due and accrued on company's property or lease	12.00	$ 30,252.75
Market value of bonds and stocks over book value		25,093.00

Other non-ledger assets		296.47
Gross assets		$ 3,209,377.82

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value..	$ 21,556.77	$ 21,556.77
Total admitted assets		$ 3,187,821.05

LIABILITIES.

Gross losses adjusted and unpaid	$ 105,255.14	
Gross claims for losses in process of adjustment or in suspense	197,304.99	
Gross claims for losses resisted	39,986.08	
Total	$ 342,546.21	
Deduct reinsurance due or accrued	67,312.18	
Net amount of unpaid losses and claims		$ 275,234.03
Unearned premiums on outstanding risks		1,628,698.10
Reclaimable on perpetual fire insurance policies being 90 and 95 per cent. of premiums or deposit received		312,868.53
State, county and municipal taxes, due or accrued		35,000.00
Total of all liabilities except capital		$ 2,251,800.66
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	536,020.39	
Surplus as regards policy holders		936,020.39
Total liabilities		$ 3,187,821.05

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$263,816,121.47	$ 3,181,799.52
Written during the year	269,415,804.11	3,428,178.12
Total	$533,231,925.58	$ 6,609,977.64
Expired and terminated	245,453,709.15	3,055,073.25
In force at end of the year	$287,778,216.43	3,554,904.39
Deduct amount reinsured	34,526,630.67	464,333.72
Net amount in force	$253,251,585.76	$ 3,090,570.67

Perpetual risks not included above, $14,939,970.49

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 10,960,968.33
Total losses (less reinsurance) paid from organization of the company	2,165,215.00
Cash dividends declared since the company commenced business..	200,000.00
Largest gross aggregate amount insured in any one hazard.....	40,000.00
Largest net aggregate amount insured in any one hazard.....	25,000.00
Fire losses (less reinsurance) incurred during the year.....	1,221,001.79
Perpetual losses incurred during the year.....	4,562.99
Par value of the company's stock owned by the directors.....	34,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $673,544 29 cancelled and reinsured	$ 2,267,482.21
Gross premiums	33,045.31
Losses paid (less losses reinsured in other companies)	13,269.61
Losses incurred (less losses reinsured in other companies)	15,205.53

SUN INSURANCE COMPANY.

NEW ORLEANS, LA.

Incorporated November, 1855; Commenced Business, January 1, 1856.

CHARLES JANVIER, President. WILLIAM P. MAUS, Secretary.

Cash Capital, $500,000.00,

INCOME.

	Fire.	Marine.	
Gross premiums	$ 955,545.36	$ 30,699.54	
Deduct gross reinsurance or return premiums	314,385.87	4,997.21	
Total premiums (other than perpetual)	$ 641,159.49	$ 25,702.33	$ 666,861.82
Gross interest on mortgage loans		401.33	
Gross interest on bonds and dividends on stocks		45,359.00	
Gross rents		3,000.00	48,760.33
From other sources			305,049.12
Total income			$ 1,020,671.27
Ledger assets December 31, 1908			1,214,953.27
Total			$ 2,235,629.54

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 393,666.05	$ 16,280.48	
Deduct salvage or reinsurance	55,277.34	1,568.98	
Net amount paid policy holders for losses	$ 338,388.71	$ 14,711.50	$ 353,100.21
Expenses of adjustment and settlement of losses			5,970.94
Commissions or brokerage			165,862.33
Salaries, $4,800.00; and expenses, $5,466.05 of special and general agents			10,266.05
Salaries, fees and other charges of officers, directors, trustees and home office employes			30,120.82
Rents, including $3,000.00 for company's occupancy of its own buildings			3,000.00
Advertising, $1,709.20; printing and stationery, $5,787.43			7,496.63
Postage, telegrams, telephone and express			3,069.64
Legal expenses			500.04
Maps, including corrections			918.39
Underwriters' boards and tariff associations			5,724.12
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			1,487.76

Inspections and surveys		530.12
Taxes on real estate		1,120.00
State taxes on premiums		7,957.27
Insurance department licenses and fees		5,840.23
All other licenses, fees and taxes		4,414.66
Other disbursements		263,584.21
Interest and dividends to stockholders		50,085.00
Total disbursements		$ 921,048.42
Balance		$ 1,314,581.12

LEDGER ASSETS.

Book value of real estate		$ 40,000.00
Mortgage loans on real estate		7,000.00
Book value of bonds and stocks		1,189,320.60
Cash in company's office		9.45
Deposits in trust companies and banks not on interest		13,030.25
Agents' balances, representing business written subsequent to Oct. 1, last		63,304.18
Agents' balances, representing business written prior to Oct. 1, last		650.00
Other ledger assets		1,266.64
Total ledger assets		$ 1,314,581.12

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 650.00	
Book value of ledger assets over market value	61,079.35	$ 61,729.35
Total admitted assets		$ 1,252,851.77

LIABILITIES.

Gross losses adjusted and unpaid	$ 9,404.64	
Gross claims for losses in process of adjustment or in suspense	46,295.56	
Gross claims for losses resisted	2,492.80	
Total	$ 58,193.00	
Deduct reinsurance due or accrued	7,826.40	
Net amount of unpaid losses and claims		$ 50,366.60
Unearned premiums on outstanding risks		477,880.95
Cash dividends remaining unpaid to stockholders		25,615.00
State, county and municipal taxes, due or accrued		1,500.00
Return premiums		3,737.30
Due and to become due for borrowed money		57,000.00
Total of all liabilities except capital		$ 616,099.85
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	136,751.92	
Surplus as regards policy holders		636,751.92
Total liabilities		$ 1,252,851.77

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 64,861,299.00	$ 965.395.74
Written during the year	65,718,866.00	955,545.36
Total	$130,580,165.00	$ 1,920,941.10
Expired and terminated	55,663,786.00	840,722.59
In force at end of the year	74,916,379.00	$ 1,080,218.51
Deduct amount reinsured	10,962,849.00	173,426.11
Net amount in force	$ 63,953,530.00	$ 906,792.40

	Marine.	Gross Premiums.
Written during the year	$ 7,543,916.00	$ 30,699.54
Total	$ 7,543,916.00	$ 30,699.54
Expired and terminated	7,543,916.00	30,699.54

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 14,446,281.72
Total losses (less reinsurance) paid from organization of the company	7,065,782.91
Cash dividends declared since the company commenced business	1,447,460.00
Largest gross aggregate amount insured in any one hazard	500,000.00
Largest net aggregate amount insured in any one hazard	35,000.00
Fire losses (less reinsurance) incurred during the year	341,842.65
Inland marine losses incurred during the year	2,617.45
Ocean marine losses incurred during the year	11,333.94
Par value of the company's stock owned by the directors	52,100.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $12,366.00 cancelled and reinsured	$ 137,593.00
Gross premiums, (less paid for reinsurance, $14,403.00; and less return premiums, $6,860.00)	2,586.62
Losses paid (less losses reinsured in other companies)	7.04
Losses incurred (less losses reinsured in other companies)	9.04

TEUTONIA INSURANCE COMPANY.

NEW ORLEANS, LA.

Incorporated April, 1871: Commenced Business, June, 1871.

ALBERT P. NOLL, President. FRANK LANGBEHN, Secretary.

Cash Capital, $250,000.00.

INCOME.

	Fire.	Marine.	
Gross premiums	$ 1,146.999.69	$ 15,559.42	
Deduct gross reinsurance or return premiums	329,941.66	3,980.87	
Total premiums (other than perpetual)	$ 817,058.03	$ 11,578.55	$ 828,636.58

Gross interest on bonds and dividends on stocks..	28,293.00	
Gross interest from all other sources.....	404.73	
Gross rents for company's occupancy of its own buildings	4,500.00	33,197.73
Gross profit on sale or maturity of stocks.....		522.50
Total income		$ 862,356.81
Ledger assets December 31, 1908.....		936,547.12
Total		$ 1,798,903.93

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 558,616.93	$ 7,370.08	
Deduct salvage or reinsurance	74,817.36		
Net amount paid policy holders for losses..	$ 483,799.57	$ 7,370.08	$ 491,169.65
Expenses of adjustment and settlement of losses.....			9,565.94
Commissions or brokerage			187,161.83
Allowances to local agencies for miscellaneous agency expenses..			3,600.00
Salaries, $13,260; and expenses, $19,642.61 of special and general agents			32,902.61
Salaries, fees and other charges of officers, directors, trustees and home office employes			28,500.00
Rents, including $4,500 for company's occupancy of its own buildings			4,500.00
Avertising, $1,703.79; printing and stationery, $4,369.13.....			6,072.92
Postage, telegrams, telephone and express.....			2,550.00
Legal expenses			1,000.00
Maps, including corrections			406.56
Underwriters' boards and tariff associations.....			6,622.35
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			6,946.21
Inspections and surveys			4,827.92
Taxes on real estate			1,540.00
State taxes on premiums			6,343.86
Insurance department licenses and fees			4,028.98
All other licenses, fees and taxes			10,678.38
Interest and dividends to stockholders			25,330.00
Gross loss on sale or maturity of stocks.....			9,978.75
Total disbursements			$ 843,725.96
Balance			$ 955,177.97

LEDGER ASSETS.

Book value of real estate	$ 70,000.00
Book value of bonds and stocks.....	709,503.50
Cash in company's office	6,091.37
Deposits in trust companies and banks not on interest.....	45,578.80
Agents' balances, representing business written subsequent to Oct. 1, last	96,742.02
Other ledger assets.....	27,262.28
Total ledger assets	$ 955,177.97

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 8,504.16
Gross assets		$ 963,682.13

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 500.00	
Book value of ledger assets over market value	15,260.50	$ 15,760.50
Total admitted assets		$ 947,921.63

LIABILITIES.

Gross losses adjusted and unpaid	$ 7,550.00	
Gross claims for losses in process of adjustment or in suspense	29,925.00	
Gross claims for losses resisted	5,000.00	
Total	$ 42,475.00	
Net amount of unpaid losses and claims		$ 507,345.13
Cash dividends remaining unpaid to stockholders		585.00
State, county and municipal taxes, due or accrued		6,000.00
Commissions and other charges due or to become due to agents and broker		500.00
Return premiums		3,500.00
Total of all liabilities except capital		$ 560,405.13
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	137,516.50	
Surplus as regards policy holders		387,516.50
Total liabilities		$ 947,921.63

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 84,198,203.00	$ 1,029,359.97
Written during the year	83,646,185.00	1,146,999.69
Total	$167,844,388.00	$ 2,176,359.66
Expired and terminated	82,237,910.00	1,060,863.80
In force at end of the year	$ 85,606,478.00	$ 1,115,495.86
Deduct amount reinsured	8,857,525.00	123,754.67
Net amount in force	$ 76,748,953.00	$ 991,741.19

	Marine.	Gross Premiums.
Written during the year	$ 2,906,319.00	$ 15,559.42
Total	$ 2,906,319.00	$ 15,559.42
Expired and terminated	2,906,319.00	15,559.42

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 15,293,681.87

Total losses (less reinsurance) paid from organization of the company	7,707,326.54
Cash dividends declared since the company commenced business	818,892.00
Largest gross aggregate amount insured in any one hazard	20,000.00
Largest net aggregate amount insured in any one hazard	15,000.00
Fire losses (less reinsurance) incurred during the year	479,799.57
Inland marine losses incurred during the year	7,370.08
Par value of the company's stock owned by the directors	61,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

		Fire.
Risks written, less $347,535.42 cancelled and reinsured	$	338,645.18
Gross premiums		8,402.63
Losses paid (less losses reinsured in other companies)		10,265.26
Losses incurred (less losses reinsured in other companies)		9,850.66

TEUTONIA FIRE AND MARINE INSURANCE COMPANY.

DAYTON, OHIO.

Incorporated February, 1865; Commenced Business, March 1, 1865.

EDWARD PAPE, President. J. LINXWEILER, Secretary.

Cash Capital, $100,000.00.

INCOME.

		Fire.		
Gross Premiums	$	98,036.63		
Deduct gross reinsurance, or return premiums		12,407.50		
Total premiums (other than perpetual)	$	85,629.13	$	85,629.13
Gross interest on mortgage loans		937.20		
Gross interest on collateral loans		50.25		
Gross interest on bonds and dividends on stocks		26,865.46		
Gross rents		6.00		27,858.91
From other sources				11,610.88
Total income			$	125,098.92
Ledger assets December 31, 1908				587,079.80
Total			$	712,178.72

DISBURSEMENTS.

		Fire.		
Gross amount paid policy holders for losses	$	29,428.61		
Deduct salvage, or reinsurance				2,154.61
Net amount paid policy holders for losses	$	27,274.00	$	27,274.00
Expenses of adjustment and settlement of losses				962.64
Commissions or brokerage				14,244.24
Salaries, fees and other charges of officers, directors, trustees and home office employes				16,276.66
Rents				1,590.00
Advertising, $1,141.00; printing and stationery, $581.85				1,722.85
Postage, telegrams, telephone and express				392.00
Maps, including corrections				309.00

Inspections and surveys		38.97
Repairs and expenses (other than taxes) on real estate		1,042.19
State taxes on premiums		663.75
Insurance department licenses and fees		252.00
All other licenses, fees and taxes		1,137.77
Other disbursements		4,683.05
Paid stockholders for interest or dividends		20,000.00
Total disbursements	$	90,589.12
Balance	$	621,589.60

LEDGER ASSETS.

Book value of real estate	$	20,500.00
Mortgage loans on real estate		9,500.00
Book value of bonds and stocks		568,350.00
Cash in company's office		3,170.22
Deposits in trust companies and banks not on interest		10,497.88
Agents' balances, representing business written subsequent to Oct. 1, last		8,940.50
Agents' balances, representing business written prior to Oct. 1, last		631.00
Total ledger assets	$	621,589.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 312.00		
Interest due and accrued on bonds	4,668.00		
Interest due and accrued on other assets	110.00	$	5,090.00
Market value of bonds and stocks over book value			96,680.00
Gross assets		$	723,359.60

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	631.00
Total admitted assets	$	722,728.60

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 250.00		
Total	$ 250.00		
Net amount of unpaid losses and claims		$	250.00
Unearned premiums on outstanding risks			96,824.38
State, county and municipal taxes, due or accrued			444.19
Total of all liabilities except capital		$	97,518.57
Capital actually paid up in cash	$ 100,000.00		
Surplus over all liabilities	525,210.03		
Surplus as regards policy holders			625,210.03
Total liabilities		$	722,728.60

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 20,521,777.00	$ 209,413.71
Written during the year	9 106,138.00	98,036.63
Total	$ 29,627,915.00	$ 307,450.34
Expired and terminated	8,770,938.00	97,500.09
In force at end of the year	$ 20,856,977.00	$ 209,950.25
Deduct amount reinsured	1,413,720.00	18,027.01
Net amount in force	$ 19,443,257.00	$ 191,923.24

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,979,179.14
Total losses (less reinsurance) paid from organization of the company	754,185.43
Cash dividends declared since the company commenced business	101,250.00
Stock dividends declared since the company commenced business	20,000.00
Largest gross aggregate amount insured in any one hazard	10,000.00
Largest net aggregate amount insured in any one hazard	6,500.00
Fire losses (less reinsurance) incurred during the year	25,224.00
Inland marine losses incurred during the year	19,300.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $12,217.00 cancelled and reinsured	$ 217,772.00
Gross premiums, (less paid for reinsurance, $1,319.00; and less return premiums, $108.30)	3,277.29
Losses paid (less losses reinsured in other companies)	38.86
Losses incurred (less losses reinsured in other companies)	38.86

UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 6, 1804; Commenced Buiness July 25, 1803.

J. HENRY SCATTERGOOD, President. E. R. DANNELS, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 1,099,371.18	
Deduct gross reinsurance, or return premiums	330,363.05	
Total premiums (other than perpetual)		$ 769,008.13
Deposit premiums on perpetual risks (gross)		221.50
Gross interest on mortgage loans	$ 447.22	
Gross interest on collateral loans	512.00	
Gross interest on bonds and dividends on stocks	24,757.67	
Gross interest on deposits in trust companies and banks	559.60	
Gross interest from all other sources	3.10	

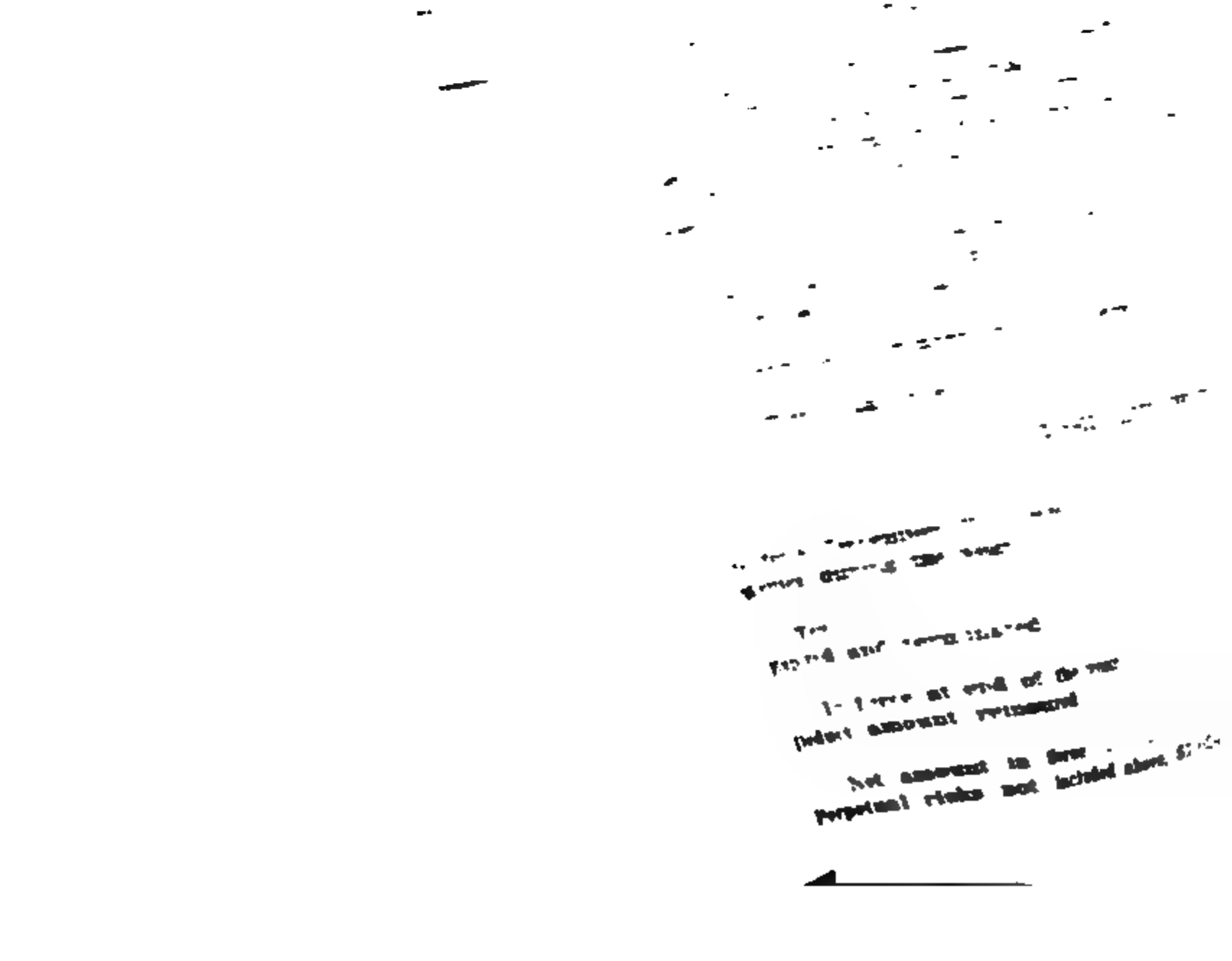
Gross rents, including $3,058.66 for company's occupancy of its own buildings	8,060.25	34,339.54
From other sources		5,156.28
Gross profit on sale or maturity of bonds		252.50
Total income		$ 808,978.25
Ledger assets December 31, 1908		865,709.87
Total		$ 1,674,688.12

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 419,881.32	
Deduct salvage or reinsurance	38,096.37	
Net amount paid policy holders for losses		$ 381,784.95
Expenses of adjustment and settlement of losses		9,235.98
Commissions or brokerage		185,323.83
Salaries, $3,303.30; and expenses, $2,534.73 of special and general agents		5,838.03
Salaries, fees and other charges of officers, directors, trustees and home office employes		21,319.82
Rents, including $3,058.66 for company's occupancy of its own buildings		3,053.36
Advertising, $2,506.26; printing and stationery, $5,687.63		8,193.89
Postage, telegrams, telephone and express		4,246.24
Legal expenses		1,125.00
Furniture and fixtures		232.25
Maps, including corrections		1,810.41
Underwriters' boards and tariff associations		4,036.74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,898.89
Inspections and surveys		630.82
Repairs and expenses (other than taxes) on real estate		2,896.86
Taxes on real estate		1,515.00
State taxes on premiums		12,738.91
Insurance department licenses and fees		6,109.06
Other disbursements		78,812.61
Deposit premiums returned		652.00
Agents' balances charged off		462.54
Gross loss on sale or maturity of bonds		69.50
Total disbursements		$ 732,992.02
Balance		$ 941,696.10

LEDGER ASSETS.

Book value of real estate	$ 106,500.00
Loans secured by collateral	12,800.00
Book value of bonds and stocks	633,501.18
Cash in company's office	15,520.26
Deposits in trust companies and banks not on interest	106.65
Deposits in trust companies and banks on interest	34,913.29
Agents' balances, representing business written subsequent to Oct. 1, last	137,413.01
Agents' balances, representing business written prior to Oct. 1, last	341.71



DISBURSEMENTS

...lders for losses	$	...
...60; reinsurance, fire, ...		...
...holders for losses	$	...
...settlement of losses.....		...

Other ledger assets		600.00
Total ledger assets		$ 941,696.10

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 3,300.02
Market value of bonds and stocks over book value		18,695.57
Other non-ledger assets		742.50
Re-insurance due on losses paid		1,151.18
Gross assets		$ 965,585.37

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last		$ 341.71
Total admitted assets		$ 965,243.66

LIABILITIES.

Gross losses adjusted and unpaid	$ 14,496.44		
Gross claims for losses in process of adjustment or in suspense	74,052.47		
Gross claims for losses resisted	1,654.30		
Total	$ 90,203.21		
Deduct reinsurance due or accrued	11,352.17		
Net amount of unpaid losses and claims		$	78,851.04
Unearned premiums on outstanding risks			528,861.00
Reclaimable on perpetual fire insurance policies being 95 per cent. of premium or deposit received			26,497.44
State, county and municipal taxes, due or accrued			6,000.00
All other liabilities			20.53
Total of all liabilities except capital		$	640,230.01
Captal actually paid up in cash	$ 200,000.00		
Surplus over all liabilities	125,013.65		
Surplus as regards policy holders			325,013.65
Total liabilities		$	965,243.66

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 78,052,817.00	$ 959,661.96
Written during the year	83,268,742.00	1,099,371.18
Total	$161,321,559.00	$ 2,059,033.14
Expired and terminated	69,558,192.00	931,047.29
In force at end of the year	$ 91,763,367.00	$ 1,127,985.85
Deduct amount reinsured	9,922,908.00	125,875.47
Net amount in force	$ 81,840,459.00	$ 1,002,110.38

Perpetual risks not included above, $1,024,125.00; premiums on same, $29,441.60.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 30,518,007.00
Total losses (less reinsurance) paid from organization of the company	20,420,592.00
Cash dividends declared since the company commenced business	1,974,221.00
Stock dividends declared since the company commenced business	15,000.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	410,223.52
Par value of the company's stock owned by the directors	2,800.00
Amount loaned to stockholders or other officers	12,800.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $267,035.00 cancelled and reinsured	$ 171,550.00
Gross premiums, (less paid for reinsuranec, $329.07; and less return premiums, $3,127.41)	3,849.10
Losses paid (less losses reinsured in other companies)	3,940.91
Losses incurred (less losses reinsured in other companies)	2,660.50

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY, N. Y.

Incorporated April 1, 1824; Commenced Business April 9, 1824.

CHAS. A. NORRIS, President. M. L. ALLEN, Secretary.

Cash Capital, $250,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 378,121.98	
Deduct gross reinsurance, or return premiums	131,880.74	
Total premiums (other than perpetual)	$ 246,241.24	$ 246,241.24
Deposit premiums on perpetual risks (gross)	1,150.00	
Gross interest on bonds and dividends on stocks	17,561.07	
Gross interest on deposits in trust companies and banks	231.41	18,942.48
Gross profit on sale or maturity of bonds $5,812.50; stocks, $9,986.92		15,799.42
Total income		$ 280,983.14
Ledger assets December 31, 1908		499,267.73
Total		$ 780,250.87

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 146,948.37	
Deduct salvage, fire, $2,805.60; reinsurance, fire, $24,079.62	26,885.22	
Net amount paid policy holders for losses	$ 120,063.15	$ 120,063.15
Expenses of adjustment and settlement of losses		2,241.14

Commissions or brokerage		80,549.31
Salaries, fees and other charges of officers, directors, trustees and home office employes		9,135.03
Rents		335.00
Advertising, $35.00; printing and stationery, $79.81		114.81
Postage, telegrams, telephone and express		469.23
Legal expenses		480.00
Underwriters' boards and tariff associations		1,543.54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		851.87
Inspections and surveys		12.42
State taxes on premiums		2,889.50
Insurance department licenses and fees		1,542.53
All other licenses, fees, and taxes		1,761.42
Other disbursements		331.08
Gross loss on sale or maturity of bonds		(2,039.06
Total disbursements	$	224,359.09
Balance	$	555,891.78

LEDGER ASSETS.

Mortgage loans on real estate	$	23,000.00
Book value of bonds and stocks		459,067.66
Cash in company's office		510.07
Deposits in trust companies and banks not on interest		5,917.84
Deposits in trust companies and banks on interest		23,697.36
Agents' balances, representing business written subsequent to Oct. 1, last		43,698.85
Total ledger assets	$	555,891.78

NON-LEDGER ASSETS.

Rents due and accrued on company's property or lease	$	2,352.59
Gross assets	$	588,244.37

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	$	16,902.66
Total admitted assets	$	541,341.71

LIABILITIES.

Gross losses adjusted and unpaid	$	1,252.04		
Gross claims for losses in process of adjustment or in suspense		29,617.77		
Gross claims for losses resisted		2,579.01		
Total	$	33,448.82		
Deduct reinsurance due or accrued		2,087.93		
Net amount of unpaid losses and claims			$	31,360.89
Unearned premiums on outstanding risks				123,128.95
State, county and municipal taxes, due or accrued				10,000.00
Total of all liabilities except capital			$	1,644,898.84
Capital actually paid up in cash	$	250,000.00		

Surplus over all liabilities	126,851.87	
Surplus as regards policy holders		376,851.87
Total liabilities		$ 541,341.71

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 31,172,474.00	$ 366,994.33
Written during the year	34,987,678.00	378,121.98
Total	$ 66,160,152.00	$ 745,116.31
Expired and terminated	38,761.508.00	442,729.19
In force at end of the year	$ 27,398,644.00	$ 302,387.12
Deduct amount reinsured	4,860,204.00	54,897.17
Net amount in force	$ 22,538,440.00	$ 247,489.95

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 10,554,643.24
Total losses (less reinsurance) paid from organization of the company	6,139,323.15
Cash dividends declared since the company commenced business	1,974,090.00
Largest gross aggregate amount insured in any one hazard	20,000.00
Largest net aggregate amount insured in any one hazard	20,000.00
Fire losses (less reinsurance) incurred during the year	103,873.00
Inland marine losses incurred during the year	210,875.00
Special reserve fund deposited with New York insurance department	21,304.41
Guaranty surplus fund	106,929.27

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $163,396.00 cancelled and reinsured	$ 75.78
Gross premiums, (less paid for reinsurance, $132.76; and less return premiums, $1,204.11)	947.86
Losses paid (less losses reinsured in other companies)	2,832.85
Losses incurred (less losses reinsured in other companies)	1,390.03

VIRGINIA STATE INSURANCE COMPANY.

RICHMOND, VA.

Incorporated December 15, 1865; Commenced Business March 14, 1866.

GEO. L. CHRISTIAN, President. ROBERT LECKY, JR., Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 923,534.19	
Deduct gross reinsurance, or return premiums	587,835.59	
Total premiums (other than perpetual)		$ 335,698.60

Gross interest on mortgage loans	2,553.78	
Gross interest on bonds and dividends on stocks	20,202.65	
Gross interest from all other sources	958.13	
Gross rents, including $3,000.00 for company's occupancy of its own buildings	9,560.65	33,275.21
From other sources		53,725.81
From agents' balances previously charged off		331.24
Gross profit on sale or maturity of bonds		23,375.82
Total income		$ 446,406.18
Ledger assets December 31, 1908		770,126.89
Total		$ 1,216,533.07

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 532,560.26	
Deduct salvage or reinsurance	72,253.62	
Net amount paid policy holders for losses		$ 460,306.64
Expenses of adjustment and settlement of losses		11,728.58
Commissions or brokerage		44,144.12
Salaries, $10,266.56; and expenses, $5,047.88 of special and general agents		15,314.44
Salaries, fees and other charges of officers, directors, trustees and home office employes		25,878.03
Rents, including $3,000.00 for company's occupancy of its own buildings		3,000.00
Advertising, $3,476.37; printing and stationery, $4,687.76		8,164.13
Postage, telegrams, telephone and express		4,429.20
Legal expenses		608.50
Furniture and fixtures		2,429.13
Maps, including corrections		1,493.07
Underwriters' boards and tariff associations		10,686.45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,953.41
Inspections and surveys		252.03
Repairs and expenses (other than taxes) on real estate		5,249.81
Taxes on real estate		1,301.69
State taxes on premiums		3,705.00
Insurance department licenss and fees		2,155.28
All other licenses, fees and taxes		2,470.27
Other disbursements		24,851.73
Interest and dividends to stockholders		11,980.50
Agents' balances charged off		7,334.06
Gross loss on sale or maturity of bonds		3,239.13
Total disbursements		$ 653,675.75
Balance		$ 562,857.32

LEDGER ASSETS.

Book value of real estate	$ 96,617.38
Mortgage loans on real estate	29,413.06
Book value of bonds and stocks	236,313.06
Cash in company's office	14,499.68
Deposits in trust companies and banks not on interest	13,623.30

Agents' balances, representing business written subsequent to Oct. 1, last		148,482.57
Agents' balances, representing business written prior to Oct. 1, last		12,909.64
Bills receivable taken for fire risks		1,004.30
Other ledger assets		9,994.33
Total ledger assets		$ 562,857.32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 662.93	
Interest due and accrued on bonds	4,820.70	
Interest due and accrued on other assets	363.19	
		$ 5,846.82
Market value of real estate over book value		38,182.62
Market value of bonds and stocks over book value		41,007.94
Gross assets		$ 647,894.70

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 12,909.64	
Bills receivable, past due, taken for marine, inland and fire risks	497.30	
Book value of ledger assets over market value	2,693.92	$ 16,100.80
Total admitted assets		$ 631,793.84

LIABILITIES.

Gross losses adjusted and unpaid	$ 27,653.53	
Gross claims for losses in process of adjustment or in suspense	57,004.58	
Total	$ 84,658.11	
Deduct reinsurance due or accrued	13,972.91	
Net amount of unpaid losses and claims		$ 70,685.20
Unearned premiums on outstanding risks		142,034.69
Interest due or accrued on borrowed money		404.34
Cash dividends remaining unpaid to stockholders		324.50
Salaries and other miscellaneous expenses due or accrued		1,563.94
State, county and municipal taxes, due or accrued		2,500.00
Commissions and other charges due or to become due to agents and broker		38,715.44
Return premiums		20,677.53
Due and to become due for borrowed money		103,000.00
All other liabilities		6,000.00
Total of all liabilities except captal		$ 385,905.64
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	45,888.20	
Surplus as regards policy holders		245,888.20
Total liabilities		$ 631,793.84

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ [illegible]	$ [illegible]
Written during the year	61,534,615.00	923,534.19
Total	$121,234,062.00	$ 1,810,574.25
Expired and terminated	56,280,396.00	819,076.64
In force at end of the year	$ 63,953,666.00	$ 991,497.61
Deduct amount reinsurd	43,905,291.00	713,937.80
Net amount in force	$ 20,048,375.00	$ 277,559.81

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 7,804,981.05
Total losses (less reinsurance) paid from organization of the company	4,668,488.25
Cash dividends declared since the company commenced business	671,026.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	15,000.00
Fire losses (less reinsurance) incurred during the year	450,074.64
Par value of the company's stock owned by the directors	72,725.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,783,689 cancelled and reinsured	$ 438,948.00
Gross premiums, (less paid for reinsurance, $15,391.82; and less return premiums, $6,272.65)	15,255.66
Losses paid (less losses reinsured in other companies)	16,623.36
Losses incurred (less losses reinsured in other companies)	14,663.33

WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK CITY.

GEORGE R. CRAWFORD, President. JOHN H. KELLY, Secretary.

Cash Capital, $300,000.00.

INCOME.

	Fire.	
Gross premiums	$ 3,705,112.02	
Deduct gross reinsurance or return premiums	1,121,251.52	
Total premiums (other than perpetual)		$ 2,583,860.50
Gross interest on mortgage loans	12,795.07	
Gross interest on bonds and dividends on stocks	157,262.78	
Gross interest on deposits in trust companies and banks	3,090.06	
Gross rents	108.00	173,255.91
From other sources		60.36
From agents' balances previously charged off		1,288.62
Gross profit on sale or maturity of bonds		9,312.50
Total income		$ 2,767,777.89

Ledger assets December 31, 1908		3,920,947.73
Total		$ 6,688,525.62

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,523,392.64	
Deduct salvage or reinsurance	247,523.15	
Net amount paid policy holders for losses		$ 1,275,869.49
Expenses of adjustment and settlement of losses		21,630.94
Commissions or brokerage		493,388.27
Salaries, $65,321.58; and expenses, $97,685.84 of special and general agents		163,007.42
Salaries, fees and other charges of officers, directors, trustees and home office employes		102,616.68
Rents		18,304.55
Advertising, $4,910.20; printing and stationery, $20,084.05		24,994.25
Postage, telegrams, telephone and express		20,169.42
Legal expenses		784.84
Furniture and fixtures		974.50
Maps, including corrections		10,094.24
Underwriters' boards and tariff associations		27,958.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		6,864.36
Inspections and surveys		14,227.83
Repairs and expenses (other than taxes) on real estate		1.50
Taxes on real estate		200.44
State taxes on premiums		48,080.03
Insurance department licenses and fees		10,687.94
All other licenses, fees and taxes		11,352.22
Other disbursements		3,620.69
Interest and dividends to stockholders		90,000.00
Agents' balances charged off		1,685.92
Total disbursements		$ 2,346,513.64
Balance		$ 4,342,011.98

LEDGER ASSETS.

Book value of real estate	$ 8,925.61
Mortgage loans on real estate	193,538.70
Book value of bonds and stocks	3,597,638.50
Cash in company's office	1,060.65
Deposits in trust companies and banks not on interest	117,857.43
Deposits in trust companies and banks on interest	101,332.57
Agents' balances, representing business written subsequent to Oct. 1, last	307,037.82
Agents' balances, representing business written prior to Oct. 1, last	14,620.70
Total ledger assets	$ 4,342,011.98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	2,129.62
Interest due and accrued on bonds	$	5,441.66

		$ 7,571.28
Market value of bonds and stocks over book value		127,171.50
Gross assets		$ 4,476,754.76

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 14,620.70	
		$ 14,620.70
Total admitted assets		$ 4,462,134.06

LIABILITIES.

Gross losses adjusted and unpaid	$ 66,362.64	
Gross claims for losses in process of adjustment or in suspense	196,112.34	
Gross claims for losses resisted	13,200.00	
Total	$ 275,674.98	
Deduct reinsurance due or accrued	46,645.87	
Net amount of unpaid losses and claims		$ 229,029.11
Unearned premiums on outstanding risks		2,441,324.69
State, county and municipal taxes, due or accrued		85,000.00
Commissions and other charges due or to become due to agents and broker		2,000.00
Return premiums		13,000.00
All other liabilities		10,000.00
Total of all liabilities except capital		$ 2,730,353.80
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	1,431,780.26	
Surplus as regards policy holders		$ 1,731,780.26
Total liabilities		$ 4,462,134.06

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$473,748,936.00	$ 4,926,229.35
Written during the year	351,539,443.00	3,705,112.02
Total	$ 825,288,379.00	$ 8,631,341.37
Expired and terminated	311,211,489.00	3,374,521.27
In force at end of the year	$514,076,890.00	$ 5,256,820.10
Deduct amount reinsured	58,294,247.00	531,751.19
Net amount in force	$455,782,643.00	$ 4,725,068|91

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 48,021,556.03
Total losses (less reinsurance) paid from organization of the company	26,991,702.69
Cash dividends declared since the company commenced business	2,418,000.00

Stock dividends declared since the company commenced business..	100,000.00
Largest gross aggregate amount insured in any one hazard.....	100,000.00
Largest net aggregate amount insured in any one hazard.....	100,000.00
Fire losses (less reinsurance) incurred during the year.....	1,311,183.28
Par value of the company's stock owned by the directors.....	96,500.00
Special reserve fund deposited with New York insurance department	300,000.00
Guaranty surplus fund	300,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

Risks written, less $278,651 cancelled and reinsured.....	$	894,455.00
Gross premiums, (less paid for reinsurance, $1,659.77; and less return premiums, $2,213.74)		15,296.90
Losses paid (less losses reinsured in other companies).....		7,914.16
Losses incurred (less losses reinsured in other companies).....		8,268.55

WESTERN INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated March 20, 1849; Commenced Business, May 1, 1849.

W. H. WIMICK, President. D. DALLAS HARE, Secretary.

Cash Capital, $300,000.00.

INCOME.

	Fire.	
Gross premiums	$ 777,622.98	
Deduct gross reinsurance or return premiums..	258,640.70	
Total premiums (other than perpetual)	$ 518,982.28	$ 518,982.28
Gross interest on mortgage loans.....	9,488.38	
Gross interest on bonds and dividends on stocks	26,590.00	
Gross interst on deposits in trust companies and banks	487.57	
Gross interest from all other sources	519.61	
		$ 37,085.56
From agents' balances previously charged off.....		10.00
Total income		$ 556,077.84
Ledger assets December 31, 1908		875,753.11
Total		$ 1,431,830.95

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 302,621.63	
Deduct salvage, fire, $1,741.15; reinsurance, fire, $56,379.66	58,120.81	
Net amount paid policy holders for losses	$ 244,500.82	$ 244,500.82
Expenses of adjustment and settlement of losses.....		5,286.27
Commissions or brokerage		140,448.40
Allowances to local agencies for miscellaneous agency expenses..		3,491.09
Salaries, $6,551.88; and expenses, $4,809.18 of special and general agents		11,361.06
Salaries, fees and other charges of officers, directors, trustees and home office employes		24,255.87

Rents		6,457.50
Advertising, $2,689.72; printing and stationery, $3,991.30		6,681.02
Postage, telegrams, telephone and express		4,424.91
Maps, including corrections		1,188.23
Underwriters' boards and tariff associations		4,444.04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,952.34
State taxes on premiums		8,490.47
Insurance department licenses and fees		2,274.17
All other licenses, fees and taxes		2,456.10
Other disbursements		6,951.35
Interest and dividends to stockholders		21,000.00
Total disbursements	$	497,663.64
Balance	$	934,167.31

LEDGER ASSETS.

Book value of real estate	$	165,950.00
Mortgage loans on real estate		1,316.97
Book value of bonds and stocks		615,219.25
Cash in company's office		12,831.74
Deposits in trust companies and banks on interest		38,447.99
Agents' balances, representing business written subsequent to Oct. 1, 1909		92,449.25
Agents' balances, representing business written prior to Oct. 1, 1909		2,027.62
Bills receivable taken for fire risks		1,034.28
Other ledger assets		4,890.21
Total ledger assets	$	934,167.31

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,643.23		
Interest due and accrued on bonds	5,791.27		
		$	8,434.50
Other non-ledger assets			500.00
Gross assets		$	943,101.81

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 2,027.62		
Bills receivable, past due, taken for marine, inland and fire risks	19,965.15		
		$	21,992.77
Total admitted assets		$	921,109.04

LIABILITIES.

Gross losses adjusted and unpaid	$	31,513.93
Gross claims for losses in process of adjustment or in suspense		28,261.85
Gross claims for losses resisted		7,774.15
Total	$	67,549.93

Deduct reinsurance due or accrued	15,924.14	
Net amount of unpaid losses and claims.....		$ 51,625.79
Unearned premiums on outstanding risks		459,175.48
Salaries and other miscellaneous expenses due or accrued.....		500.00
State, county and municipal taxes, due or accrued.....		4,500.00
All other liabilities		4,435.18
Total of all liabilites except capital		$ 520,236.45
Capital actually paid up in cash.....	$ 300,000.00	
Surplus over all liabilities	100,872.59	
Surplus as regards policy holders		400,872.59
Total liabilities		$ 921,109.04

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908.....	$ 81,289,353.00	$ 917,154.92
Written during the year	63,977,153.00	777,622,98
Total	$145,266,506.00	$ 1,694,777.90
Expired and terminated	54,028,682.00	668,432.82
In force at end of the year	$ 91,237,824.00	$ 1,026,345.08
Deduct amount reinsured	13,286,287.00	152,710.20
Net amount in force	$ 77,951.537.00	$ 873,634.88

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 8,343,542.00
Total losses (less reinsurance) paid from organization of the company	4,703,002.00
Cash dividends declared since the company commenced business..	1,153,500.00
Stock dividends declared since the company commenced business..	168,750.00
Largest gross aggregate amount insured in any one hazard.....	25,000.00
Largest net aggregate amount insured in any one hazard.....	25,000.00
Fire losses (less reinsurance) incurred during the year.....	253,934.24
Inland marine losses incurred during the year.....	42,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $161,875.00 cancelled and reinsured.....	$ 359,835.00
Gross premiums, (less paid for reinsurance, $956.96; and less return premiums, $1,826.19)	6,137.03
Losses paid (less losses reinsured in other companies).....	2,355.91
Losses incurred (less losses reinsured in other companies).....	1,685.35

WESTERN RESERVE INSURANCE COMPANY.

CLEVELAND, OHIO.

Incorporated March 1903: Commenced Business May, 1903.

MARS E. WAGAR, President. R. E. GOOCH, Secretary.

Cash Capital, $250,000.00.

INCOME.

	Fire.
Gross premiums	$ 535,667.85

Deduct gross reinsurance or return premiums..	299,440.30	
Total premiums (other than perpetual)		$ 236,227.55
Gross interest on bonds and dividends on stocks..	20,040.77	
Gross interest on deposits in trust companies and banks	334.99	
Gross interest from all other sources.....	1,204.75	
		$ 21,580.51
From other sources		$ 40,000.00
Total income		$ 297,808.06
Ledger assets December 31, 1908		489,882.55
Increase of capital during the year.....		50,000.00
Total		$ 837,690.61

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 278,404.45	
Deduct salvage or reinsurance.....	49,454.12	
Net amount paid policy holders for losses.....		$ 228,950.33
Expenses of adjustment and settlement of losses.....		4,138.57
Commissions or brokerage		49,396.38
Salaries, $7,900.00; and expenses, $822,697.00 of special and general agents		16,126.97
Salaries, fees and other charges of officers, directors, trustees and home office employes		18,862.00
Rents		1,548.00
Advertising, $289.50; printing and stationery, $2,302.73		2,592.23
Postage, telegrams, telephone and express.....		2,408.30
Legal expenses		230.00
Furniture and fixtures		473.55
Maps, including corrections		979.25
Underwriters' boards and tariff associations		2,043.77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,505.46
Inspections and surveys		1,447.89
State taxes on premiums		5,526.09
Insurance department licenses and fees		2,145.75
All other licenses, fees and taxes.....		2,036.28
Other disbursements		3,906.35
Interest and dividends to stockholders.....		18,020.00
Gross loss on sale or maturity of bonds.....		5,181.08
Total disbursements		$ 369,518.25
Balance		$ 467,172.36

LEDGER ASSETS.

Book value of bonds and stocks	$ 377,421.66
Deposits in trust companies and banks not on interest.....	12,310.54
Deposits in trust companies and banks on interest.....	13,000.00
Agents' balances, representing business written subsequent to Oct. 1, last	65,440.16
Total ledger assets	$ 468,172.36

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 2,982.11	
Interest due and accrued on other assets	228.71	
		$ 3,210.82
Market value of bonds and stocks over book value		10,440.75
Gross assets		$ 481,823.93

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 41,515.09	
Total	$ 41,515.09	
Deduct reinsurance due or accrued	16,481.02	
Net amount of unpaid losses and claims		$ 25,034.07
Unearned premiums on outstanding risks		131,712.72
State, county and municipal taxes, due or accrued		3,750.00
Total of all liabilities except capital		$ 160,496.79
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	71,327.14	
Surplus as regards policy holders		$ 321,327.14
Total liabilities		$ 481,823.93

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force Decemebr 31, 1908	$ 37,966,519.00	$ 449,597.55
Written during the year	43,793,368.00	535,667.85
Total	$ 81,759,887.00	$ 985,265.40
Expired and terminated	36,858,873.00	459,109.06
In force at end of the year	$ 44,901,014.00	$ 526,156.34
Deduct amount reinsured	23,444,860.00	272,461.01
Net amount in force	$ 21,456,154.00	$ 253,695.33

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 1,040,039.22
Total losses (less reinsurance) paid from organization of the company	515,219.01
Cash dividends declared since the company commenced business	70,020.00
Largest gross aggregate amount insured in any one hazard	15,000.00
Largest net aggregate amount insured in one hazard	10,000.00
Fire losses (less reinsurance) incurred during the year	230,265.79
Par value of the company's stock owned by the directors	90,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $345,352.26 cancelled and reinsured	$ 250,269.26
Gross premiums, (less paid for reinsurance, $2,785.09; and less return premiums, $2,079.29)	7,495.90
Losses paid (less losses reinsured in other companies)	2,058.67
Losses incurred (less losses reinsured in other companies)	2,058.67

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1853, Commenced Business, March, 1853.

MARSHALL S. DRIGGS, President. FREDERICK H. WAY, Secretary.

Cash Capital $250,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 2,213,362.44	
Deduct gross reinsurance, or return premiums	465,116.42	
Total premiums (other than perpetual)	$ 1,748,246.02	$ 1,748,246.02
Gross interest on mortgage loans	20,244.58	
Gross interest on bonds and dividends on stocks	51,326.05	
Gross interest on deposits in trust companies and banks	5,998.44	
Gross interest from all other sources	94.52	
Gross rents	4,642.50	82,306.09
Gross profit on sale or maturity of bonds $7,725.00; stocks, $39,022.14		46,747.14
Total income		$ 1,877,299.25
Ledger assets December 31, 1908		2,686,804.97
Total		$ 4,564,104.22

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,118,143.46	
Deduct salvage, fire, $7,402.72; reinsurance, fire, $175,951.89	183,354.61	
Net amount paid policy holders for losses	$ 934,788.85	$ 934,788.85
Expenses of adjustment and settlement of losses		22,616.49
Commissions or brokerage		419,454.87
Allowances to local agencies for miscellaneous agency expenses		33,910.17
Salaries, $48,150.85; and expenses, $19,089.70 of special and general agents		67,240.55
Salaries, fees and other charges of officers, directors, trustees and home office employes		110,805.57
Rents, including $1,500.00 for company's occupancy of its own buildings		25,566.66
Advertising, $1,894.05; printing and stationery, $14,937.36		16,831.41
Postage, telegrams, telephone and express		7,531.92
Legal expenses		360.48
Furniture and fixtures		12,251.64
Maps, including corrections		7,203.05
Underwriters' boards and tariff associations		14,561.22
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,661.70
Inspections and surveys		1,730.43
Repairs and expenses (other than taxes) on real estate		2,047.44
Taxes on real estate		912.34
State taxes on premiums		26,370.[illegible]
Insurance department licenses and fees		10,143.07
Interest and dividends to stockholders		50,000.00

Gross loss on sale or maturity of stocks		35.00
Total disbursements		$ 1,766,023.65
Balance		$ 2,798,080.57

LEDGER ASSETS.

Book value of real estate	90,000.00
Mortgage loans on real estate	402,100.00
Book value of bonds and stocks	1,636,796.76
Cash in company's office	3,008.51
Deposits in trust companies and banks not on interest	5,896.54
Deposits in trust companies and banks on interest	352,797.66
Agents' balances, representing business written subsequent to Oct. 1, last	299,034.05
Agents' balances, representing business written prior to Oct. 1, last	2,043.19
Bills receivable taken for fire risks	6,403.86
Total ledger assets	$ 2,798,080.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,500.20	
Interest due and accrued on bonds	10,208.61	
Interest due and accrued on other assets	3,162.69	$ 15,871.50
Other non-ledger assets		4,179.06
Gross assets		$ 2,818,131.13

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 2,043.19	
Book value of ledger assets over market value	29,021.76	$ 31,064.95
Total admitted assets		$ 2,787,066.18

LIABILITIES.

Gross losses adjusted and unpaid	$ 8,986.67	
Gross claims for losses in process of adjustment or in suspense	144,711.45	
Gross claims for losses resisted	48,828.61	
Total	$ 202,526.73	
Deduct reinsurance due or accrued	25,497.03	
Net amount of unpaid losses and claims		$ 177,029.70
Unearned premiums on outstanding risks		1,538,564.11
Salaries and other miscellaneous expenses due or accrued		2,036.69
State, county and municipal taxes, due or accrued		18,546.08
Return premiums		10,367.55
Total of all liabilities except capital		$ 1,746,544.13
Capital actually paid up in cash	$ 250,000.00	

Surplus over all liabilities	790,522.05	
Surplus as regards policy holders		1,040,522.05
Total liabilities		$ 2,787,066.18

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$269,080,006.00	$ 2,777,139.93
Written during the year	198,355,322.00	2,213,362.44
Total	$467,435,328.00	$ 4,990,502.37
Expired and terminated	164,042,177.00	1,830,373.65
In force at end of the year	$303,393,151.00	$ 3,160,128.72
Deduct amount reinsured	24,507.987.00	267,070.81
Net amount in force	$278,885,164.00	$ 2,893,057.91

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 29,136,489.95
Total losses (less reinsurance) paid from organization of the company	15,430,973.62
Cash dividends declared since the company commenced business	2,292,500.00
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	838,752.18
Par value of the company's stock owned by the directors	81,350.00
Special reserve fund deposited with New York insurance department	280,000.00
Guaranty surplus fund	280,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $307,997.00 cancelled and reinsured	$ 665,748.00
Gross premiums, (less paid for reinsurance, $1,559.69; and less return premiums, $2,325.62)	14,106.91
Losses paid (less losses reinsured in other companies)	10,882.06
Losses incurred (less losses reinsured in other companies)	10,318.05

WINONA FIRE INSURANCE COMPANY.

MINNEAPOLIS, MINN.

Incorporated July 1, 1902; Commenced Business, July 2, 1902.

FRED C. VAN DUSEN, President. H. G. SMITH, Secretary.

Cash Capital, $200,000.00.

INCOME.

	Fire.	
Gross Premiums	$ 634,935.56	
Deduct gross reinsurance, or return premiums	103,586.27	
Total premiums (other than perpetual)		$ 531,349.29

Gross interest on mortgage loans	8,174.80	
Gross interest on bonds and dividends on stocks	11,831.01	
Gross interest from all other sources	3,661.51	23,667.32
From other sources		219.88
Gross profit on sale or maturity of bonds		904.00
Total income		$ 556,140.49
Ledger assets December 31, 1908		661,701.39
Total		$ 1,217,841.88

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 301,234.37	
Net amount paid policy holders for losses		$ 301,234.37
Expenses of adjustment and settlement of losses		3,981.73
Commissions or brokerage		128,984.83
Salaries, fees and other charges of officers, directors, trustees and home office employes		15,491.10
Rents		1,347.07
Advertising, $165.12; printing and stationery, $463.99		629.09
Postage, telegrams, telephone and express		478.34
Legal expenses		110.00
Furniture and fixtures		175.37
Maps, including corrections		250.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		809.71
Inspections and surveys		1,078.55
State taxes on premiums		3,811.26
Insurance department licenses and fees		680.00
Other disbursements		3,833.38
Interest and dividends to stockholders		17,875.00
Gross decrease, by adjustment, in book value of bonds		4,391.10
Total disbursements		$ 485,160.90
Balance		$ 732,680.98

LEDGER ASSETS.

Mortgage loans on real estate	$ 194,550.00
Book value of bonds and stocks	288,969.00
Cash in company's office	200.00
Deposits in trust companies and banks not on interest	191,398.60
Agents' balances, representing business written subsequent to Oct. 1, last	49,622.50
Other ledger assets	7,940.88
Total ledger assets	$ 732,680.98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,160.70	
Interest due and accrued on bonds	3,208.41	$ 6,369.11
Gross assets		$ 739,050.09

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 74,054.31	
Total	$ 74,054.31	
Net amount of unpaid losses and claims		$ 74,054.31
Unearned premiums on outstanding risks		344,696.08
Cash dividends remaining unpaid to stockholders		2,125.00
State, county and municipal taxes, due or accrued		6,000.00
Return premiums		4,232.65
Total of all liabilities except capital		$ 431,108.04
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	107,942.05	
Surplus as regards policy holders		307,942.05
Total liabilities		$ 739,050.09

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 37,149,500.00	$ 537,213.60
Written during the year	49,218,436.00	634,935.56
Total	$ 86,367,936.00	$ 1,172,149.16
Expired and terminated	40,910,985.00	545,264.07
In force at end of the year	$ 45,456,951.00	$ 626,885.09
Deduct amount reinsured	163,600.00	1,559.95
Net amount in force	$ 45,293,351.00	$ 625,325.14

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,058,416.10
Total losses (less reinsurance) paid from organization of the company	1,056,430.28
Cash dividends declared since the company commenced business	116,800.00
Stock dividends declared since the company commenced business	40,000.00
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	20,000.00
Fire losses (less reinsurnce) incurred during the year	319,202.33
Par value of the company's stock owned by the directors	80,650.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $120,000.00 cancelled and reinsured	$ 294,584.00
Gross premiums, (less return premiums, $1,599.92)	5,672.73
Losses paid (less losses reinsured in other companies)	5,154.67
Losses incurred (less losses reinsured in other companies)	5,375.40

FIRE AND FIRE AND MARINE INSURANCE COMPANIES

OF

FOREIGN COUNTRIES

. . . 1909 . . .

Abstracts compiled from the annual statements of the Fire and Fire and Marine Insurance Companies of Foreign Countries authorized to do business in the State of West Virginia, showing their condition on the Thirty-first day of December, 1909.

AACHEN & MUNICH FIRE INSURANCE COMPANY.

AIX-LA-CHAPPELLE, GERMANY.

JOSEPH A. KELSEY, U. S. Manager.

INCOME.

	Fire.	
Gross Premiums	$ 1,584,270.75	
Deduct gross reinsurance, fire, $197,864.00; return premiums, fire, $260,203.74	458,068.64	
Total premiums (other than perpetual)		$ 1,126,202.11
Gross interest on bonds and dividends on stocks	66,350.00	
Gross interest on deposits in trust companies and banks	3,766.05	
Gross interest from all other sources	1,651.01	71,767.06
From other sources, viz: Received from home office		5,658.23
Gross profit on sale or maturity of bonds		2,368.75
Total income		$ 1,205,996.15
Ledger assets December 31, 1908		2,063,446.80
Total		$ 3,269,442.95

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 581,490.99	
Deduct salvage, fire, $8,156.39; reinsurance, fire, $59,504.64	62,661.03	
Net amount paid policy holders for losses		$ 518,829.96
Expenses of adjustment and settlement of losses		19,975.40
Commissions or brokerage		241,412.29
Allowances to local agencies for miscellaneous agency expenses		234.27
Salaries, $22,995.37; and expenses, $17,260.77 of special and general agents		40,256.14
Salaries, fees and other charges of officers, directors, trustees and home office employes		77,489.17
Rents		6,919.96
Advertising, $1,992.14: printing and stationery, $7,820.17		9,812.31
Postage, telegrams, telephone and express		11,266.01
Legal expenses		229.71
Furniture and fixtures		651.60
Maps, including corrections		4,063.30
Underwriters' boards and tariff associations		14,114.71
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		15,915.66
Inspections and surveys		2,468.29
State taxes on premiums		14,287.91
Insurance department licenses and fees		9,346.19
All other licenses, fees and taxes		4,086.37
Other disbursements		3,026.10
Remittance to home office		602.90
Agents' balances charged off		92.50
Gross loss on sale or maturity of bonds		2,695.00
Total disbursements		$ 997,775.75
Balance		$ 2,271,667.20

LEDGER ASSETS.

Book value of bonds and stocks		$ 1,971,306.63
Cash in company's office		75.37
Deposits in trust companies and banks not on interest		8,537.06
Deposits in trust companies and banks on interest		119,240.80
Agents' balances, representing business written subsequent to Oct. 1, last		169,842.96
Agents' balances, representing business written prior to Oct. 1, last		1,005.78
Bills receivable taken for fire risks		1,658.60
Total ledger assets		$ 2,271,667.20

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 22,684.16	
		$ 22,684.16
Gross assets		$ 2,294,351.36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,005.78	
Bills receivable, past due, taken for marine, inland and fire risks	1,658.60	
Book value of ledger assets over market value	49,371.63	$ 52,036.01
Total admitted assets		$ 2,242,315.35

LIABILITIES.

Gross losses adjusted and unpaid	$ 20,143.78	
Gross claims for losses in process of adjustment or in suspense	101,934.41	
Gross claims for losses resisted	12,447.97	
Total	$ 134,526.16	
Deduct reinsurance due or accrued	17,101.94	
Net amount of unpaid losses and claims		$ 117,424.22
Unearned premiums on outstanding risks		999,814.83
Salaries and other miscellaneous expenses due or accrued		1,200.00
State, county and municipal taxes, due or accrued		14,000.00
Commissions and other charges due or to become due to agents and broker		431.90
Total of all liabilities except capital		$ 1,132,870.95
Surplus as regards policy holders		$ 1,109,444.40
Total liabilities		$ 2,242,315.35

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$165,653,230.00	$ 1,840,314.54
Written during the year	143,725,330.00	1,584,270.75
Total	$309,378,560.00	$ 3,424,585.29

Expired and terminated	112,447,542.00	1,320,466.56
In force at end of the year	$196,931,018.00	$ 2,104,118.73
Deduct amount reinsured	20,844,534.00	225,757.19
Net amount in force	$176,086,484.00	$ 1,878,361.54

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 11,112,411.74
Total losses (less reinsurance) paid from organization of the company	8,510,358.72
Largest gross aggregate amount insured in any one hazard	112,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	540,802.37

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $353,272.00 cancelled and reinsured	$411,548.00
Gross premiums, (less paid for reinsurance, $1,784.08; and less return premiums, $1,905.53)	6,192.94
Losses paid (less losses reinsured in other companies)	5,541.16
Losses incurred (less losses reinsured in other companies)	4,048.10

ATLAS ASSURANCE COMPANY, LTD.

LONDON, ENGLAND.

FRANK LOCK, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 2,197,235.35	
Deduct gross reinsurance, fire, $140,470.03; return premiums, fire, $324,969.62	465,439.65	
Total premiums (other than perpetual)	$ 1,731,795.70	$ 1,731,795.70
Gross interest on bonds and dividends on stocks	65,985.23	
Gross interest on deposits in trust companies and banks	1,827.76	
Gross rents	$ 2,101.21	$ 69,914.20
Total income		$ 1,801,709.90
Ledger assets December 31, 1908		2,275,011.97
Total		$ 4,076,721.87

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 819,370.69	
Deduct salvage, fire, $8,386.94; reinsurance, fire, $48,975.35	57,362.29	
Net amount paid policy holders for losses	$ 762,008.40	$ 762,008.40
Expenses of adjustment and settlement of losses		31,593.37
Commissions or brokerage		350,299.72
Allowances to local agencies for miscellaneous agency expenses		3,292.68

Salaries, $32,572.32; and expenses, $33,647.05 of special and general agents		66,219.37
Salaries, fees and other charges of officers, directors, trustees and home office employes		95,547.55
Rents		15,585.31
Advertising, $6,998.30; printing and stationery, $9,044.77		16,043.07
Postage, telegrams, telephone and express		14,326.74
Legal expenses		256.63
Furniture and fixtures		1,138.04
Maps, including corrections		5,778.18
Underwriters' boards and tariff associations		23,111.42
Inspections and surveys		8,455.09
Repairs and expenses (other than taxes) on real estate		9,033.31
Taxes on real estate		853.17
State taxes on premiums		30,114.10
Insurance department licenses and fees		9,735.17
All other licenses, fees and taxes		8,681.19
Other disbursements		9,031.65
Remitted to home office during the year		290,742.59
Agents' balances charged off		11.68
Gross loss on sale or maturity of bonds, $857.80		857.80
Total disbursements	$	1,752,716.23
Balance	$	2,324,005.64

LEDGER ASSETS.

Book value of real estate	$	83,878.81
Book value of bonds and stocks		1,810,790.04
Cash in company's office		1,470.90
Deposits in trust companies and banks on interest		143,051.51
Agents' balances, representing business written subsequent to Oct. 1, last		280,543.12
Agents' balances, representing business written prior to Oct. 1, last		4,271.26
Total ledger assets	$	2,324,005.64

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	17,397.50
Market value of real estate over book value		1,121.19
Other non-ledger assets		643.93
Gross assets	$	2,343,168.26

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$	4,271.26	
Book value of ledger assets over market value		124,835.04	$ 129,106.30
Total admitted assets			$ 2,214,061.96

LIABILITIES.

Gross losses adjusted and unpaid	$	10,796.96
Gross claims for losses in process of adjustment or in suspense		107,129.94
Gross claims for losses resisted		7,515.00
Total	$	125,441.90

Deduct reinsurance due or accrued	7,902.00	
Net amount of unpaid losses and claims		$ 117,539.90
Unearned premiums on outstanding risks		1,412,346.94
Salaries and other miscellaneous expenses due or accrued		451.15
State, county and municipal taxes, due or accrued		36,000.00
Return premiums		9,304.26
Total of all liabilities except capital		$ 1,575,642.25
Surplus as regards policy holders		638,419.71
Total liabilities		$ 2,214,061.96

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$238,258,611.00	$ 2,726,601.05
Written during the year	204,686,542.00	2,197,235.35
Total	$442,945,153.00	$ 4,923,836.40
Expired and terminated	171,552,447.00	1,984,264.43
In force at end of the year	$271,392,706.00	$ 2,939,571.97
Deduct amount reinsured	23,432,098.00	218,485.73
Net amount in force	$247,960,608.00	$ 2,721,086.24

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organzation of the company	$ 17,794,709.40
Total losses (less reinsurance) paid from organization of the company	10,638,951.07
Largest gross aggregate amount insured in any one hazard	95,000.00
Largest net aggregate amount insured in any one hazard	30,000.00
Fire losses (less reinsurance) incurred during the year	807,080.13

BUSINESS IN THE STATE OF WEST VIGINIA DURING THE YEAR.

	Fire.
Risks written, less $4,420.57 cancelled and reinsured	$ 1,007,366.00
Cross premiums, (less paid for reinsurance, $689.09; and less return premiums, $6,796.58)	19,170.34
Losses paid (less losses reinsured in other companies)	13,712.50
Lozses incurred (less losses reinsured in other companies)	15,649.00

BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

GEORGE A. COX, President. P. H. SIMS, Secretary.

INCOME.

	Fire.	Marine.	
Gross premiums	$ 1,382,052.94	$ 80.04	
Deduct gross reinsurance, fire, $193,543.44; return premiums, fire, $214,963.29; marine and inland, $123.23	408,506.73	123.23	
Total premiums (other than perpetual)	$ 973,546.21	$ 43.19	$ 973,503.02

Gross interest on bonds and dividends on stocks	54,775.99	
Gross interest on deposits in trust companies and banks	1,054.49	
Gross interest from all other sources	1,392.10	
		$ 57,222.58
Total income		$ 1,080,725.60
Ledger assets December 31, 1908		1,519,588.77
Total		$ 2,550,314.37

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 548,939.21	$ 16,156.60	
Deduct salvage, fire, $4,450.21; marine and inland, $2,105.63; reinsurance, fire, $85.571.54; marine and inland, $2,110.03	90,021.77	4,215.66	
Net amount paid policy holders for losses	$ 458,917.46	$ 11,940.94	$ 470,858.40
Expenses of adjustment and settlement of losses			9,178.26
Commissions or brokerage			221,708.11
Salaries, $18,192.04; and expenses, $28,598.52 of special and general agents			46,790.56
Salaries, fees and other charges of officers, directors, trustees and home office employes			49,114.60
Rents			3,198.20
Advertising, $4,586.45; printing and stationery, $8,010.24			12,596.69
Postage, telegrams, telephone and express			7,089.74
Legal expenses			424.92
Maps, including corrections			3,298.48
Underwriters' boards and tariff associations			12,767.85
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			1,951.70
Inspections and surveys			3,197.26
State taxes on premiums			13,459.75
Insurance department licenses and fees			7,049.05
All other licenses, fees and taxes			10,782.89
Other disbursements			76,590.42
Agents' balances charged off			791.35
Gross loss on sale or maturity of bonds			8,518.55
Total disbursements			$ 959,366.78
Balance			$ 1,590,947.59

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,365,014.30
Deposits in trust companies and banks on interest	106,180.39
Agents' balances, representing business written subsequent to Oct. 1, last	118,212.20
Agents' balances, representing business written prior to Oct. 1, last	1,540.70
Total ledger assets	$ 1,590,947.59

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	$ 20,131.65	
		$ 20,131.65
Market value of bonds and stocks over book value.....		7,456.68
Gross assets		$ 1,618,535.92

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,540.70	
Book value of ledger assets over market value.	52,797.60	54,338.30
Total admitted assets		$ 1,564,197.62

LIABILITIES.

Gross losses adjusted and unpaid	$ 10,256.62	
Gross claims for losses in process of adjustment or in suspense	80,243.46	
Gross claims for losses resisted	8,875.00	
Total	$ 99,375.08	
Deduct reinsurance due or accrued	10,115.40	
Net amount of unpaid losses and claims		$ 89,259.68
Unearned premiums on outstanding risks.....		804,892.33
State, county and municipal taxes, due or accrued.....		13,199.45
Commissions and other charges due or to become due to agents and broker		2,639.74
Total of all liabilities except capital		$ 909,991.20
Capital actually paid up in cash.....	$ 210,000.00	
Surplus over all liabilities	444,206.42	
Surplus as regards policy holders		$ 654,206.42
Total liabilities		$ 1,564,197.62

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.	Gross Premiums.
In force December 31, 1908....	$169,139,072.00	$ 1,802,052.06	
Written during the year.....	141,288,455.00	1,382,052.94	$ 80.04
Total	$310,427,527.00	$ 3,184,105.00	$ 80.04
Expired and terminated	137,809,847.00	1,357,506.31	80.04
In force at end of year	$172,617,680.00	$ 1,826,598.69	
Deduct amount reinsured	21,105,451.00	199,870.96	
Net amount in force .	$151,512,229.00	$ 1,626,727.73	

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 30,450,822.83
Total losses (less reinsurance) paid from organization of the company	20,543,081.54

Largest gross aggregate amount insured in any one hazard....	25,000.00
Largest net aggregate amount insured in any one hazard.....	15,000.00
Fire losses (less reinsurnce) incurred during the year.....	438,416.13
Inland marine losses incurred during the year.....	1,559.51
Ocean marine losses incurred during the year.....	1,355.45

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $315,983 cancelled and reinsured.....	$ 523,241.00
Gross premiums, (less paid for reinsurance, $704.13; and less return premiums, $2,135.12)	8,002.00
Losses paid (less losses reinsured in other companies).....	2,911.48
Losses incurred (less losses reinsured in other companies).....	2,667.57

CALEDONIAN INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

CHAS. H POST, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 1,964,237.18	
Deduct gross reinsurance, fire, $230,326.69; return premiums, fire, $318,465.80.....	548,792.49	
Total premiums (other than perpetual)	$ 1,415,444.69	$ 1,415,444.69
Gross interest on bonds and dividends on stocks..	46,555.29	
Gross interest on deposits in trust companies and banks	851.95	
Gross rents	4,433.33	90,743.02
From agents' balances previously charged off.....		290.48
Gross profit on sale or maturity of stocks.....		34,762.50
Total income		$ 1,541,240.69
Ledger assets December 31, 1908		1,910,861.20
Total		$ 3,452,101.89

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 757,072.02	
Deduct salvage, fire, $7,334.47; reinsurance, fire, $116,718.09	124,052.56	
Net amount paid policy holders for losses	$ 633,019.46	$ 633,019.46
Expenses of adjustment and settlement of losses.....		34,284.02
Commissions or brokerage		316,941.29
Salaries, $11,615.79; and expenses, $14,036.92 of special and general agents		25,652.71
Salaries, fees and other charges of officers, directors, trustees and home office employes		83,216.38
Rents, including $4,433.33 for company's occupancy of its own buildings		8,435.94
Advertising, $1,119.37; printing and stationery, $8,531.71.....		9,651.08
Postage, telegrams, telephone and express		13,608.20
Legal expenses		697.85

Furniture and fixtures	587.03
Maps, including corrections	4,461.66
Underwriters' boards and tariff associations	13,888.43
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	8,862.40
Inspections and surveys	3,918.85
Repairs and expenses (other than taxes) on real estate	19,522.73
Taxes on real estate	6,040.94
State taxes on premiums	18,546.25
Insurance department licenses and fees	7,712.51
All other licenses, fees and taxes	6,700.11
Other disbursements	233,257.62
Agents' balances charged off	4,129.79
Gross loss on sale or maturity of bonds, $7,673.59	7,673.59
Gross decrease, by adjustment, in book value of stocks	658.56
Total disbursements	$ 1,461,467.40
Balance	$1,990,634.49

LEDGER ASSETS.

Book value of real estate	$ 439,510.58
Book value of bonds and stocks	1,212,229.65
Cash in company's office	204.82
Deposits in trust companies and banks not on interest	103,241.14
Deposits in trust companies and banks on interest	32,000.00
Agents' balances, representing business written subsequent to Oct. 1, 1909	194,685.41
Agents' balances, representing business written prior to Oct. 1, 1909	5,822.60
Bills receivable taken for fire risks	640.49
Other ledger assets	2,299.80
Total ledger assets	$ 1,990,634.49

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 7,282.89	
Interest due and accrued on other assets	490.86	
		$ 7,773.75
Market value of real estate over book value		85,489.42
Market value of bonds and stocks over book value		7,650.35
Gross assets		$ 2,091,548.01

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 5,822.60	
Bills receivable, past due, taken for marine, inland and fire risks	602.61	
Book value of ledger assets over market value	314.34	6,739.55
Total admitted assets		$ 2,084,808.46

LIABILITIES.

Gross losses adjusted and unpaid	$ 40,190.27	

Gross claims for losses in process of adjustment or in suspense	75,573.38	
Gross claims for losses resisted	18,294.43	
Total	$ 133,058.03	
Deduct reinsurance due or accrued	11,954.75	
Net amount of unpaid losses and claims		$ 121,103.33
Unearned premiums on outstanding risks		1,272,875.38
State, county and municipal taxes due or accrued		20,000.00
Reinsurance premiums		20,114.76
All other liabilities		25,000.00
Total of all liabilities except capital		$ 1,459,093.47
Surplus as regards policy holders		625,714.99
Total liabilities		$ 2,084,808.46

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$238,820,502.00	$ 2,669,274.37
Written during the year	169,875,440.00	1,964,237.18
Total	$408,695,942.00	$ 4,633,511.55
Expired and terminated	155,570,602.00	$ 1,826,857.87
In force at end of the year	$253,125,340.00	$ 2,806,653.68
Deduct amount reinsured	29,677,409.00	335,019.90
Net amount in force	$223,447,931.00	$ 2,471,633.78

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	25,550,120.50
Total losses (less reinsurance) paid from organization of the company	17,152,70[illegible].16
Largest gross aggregate amount insured in any one hazard	50,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	615,799.23

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $829,843.00 cancelled and reinsured	$ 1,055,841.00
Gross premiums	18,113.92
Losses paid (less losses reinsured in other companies)	5,986.25
Losses incurred (less losses reinsured in other companies)	9,126.59

COLOGNE RE-INSURANCE COMPANY.

COLOGNE, GERMANY.

EDWIN M. CRAGIN, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 1,202,167.85	
Deduct gross return premiums, fire,	267,165.09	
Total premiums (other than perpetual)		$ 935,002.76

Gross interest on bonds and dividends on stocks		35,820.00
Received from home office		42.43
Total income		$ 970,865.19
Ledger assets December 31, 1908		1,172,502.54
Total		$ 2,143,367.73

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 444,286.15	
Deduct salvage, fire, $5,273.14:	5,273.14	
Net amount paid policy holders for losses		$ 439,013.01
Expenses of adjustment and settlement of losses		8,398.26
Commissions or brokerage		268,823.77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		6,050.40
State taxes on premiums		17,277.77
Insurance department licenses and fees		4,997.17
All other licenses, fees and taxes		2,422.72
Other disbursements		110.86
Remitted to home office		222,914.61
Total disbursements		$ 970,003.37
Balance		$ 1,173,359.36

LEDGER ASSETS.

Book value of bonds and stocks	$ 962,462.01
Deposits in trust companies and banks not on interest	236.62
Agents' balances, representing business written subsequent to Oct. 1, last	170,266.09
Agents' balances, representing business written prior to Oct. 1, last	40,394.64
Total ledger assets	$ 1,173,359.36

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 11,810.00
Gross assets	$ 1,185,169.36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 40,394.64	
Book value of ledger assets over market value	43,372.01	$ 83,766.65
Total admitted assets		$ 1,101,402.71

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 89,498.00	
Total	$ 89,498.00	
Net amount of unpaid losses and claims		$ 89,498.00

Unearned premiums on outstanding risks	725,987.40
State, county and municipal taxes due or accrued	20,000.00
Total of all liabilities except capital	$ 835,485.40
Surplus as regards policy holders	265,917.31
Total liabilities	$ 1,101,402.71

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$135,854,670.00	$ 1,417,005.00
Written during the year	115,507,900.00	1,202,167.85
Total	$251,362,570.00	$ 2,619,172.85
Expired and terminated	115,147,915.00	1,210,966.19
In force at end of the year	$136,214,655.00	$ 1,408,206.66
Net amount in force	$136,214,655.00	$ 1,408,206.66

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 6,757,822.29
Total losses (less reinsurance) paid from organization of the company	3,339,892.09
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	442,109.01

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $120,669.00 cancelled and reinsured	$ 342,852.00
Gross premiums, (less return premiums, $1,801.95)	6,198.11
Losses paid (less losses reinsured in other companies)	2,936.23
Losses incurred (less losses reinsured in other companies)	2,852.23

COMMERCIAL UNION ASSURANCE COMPANY LTD.

LONDON, ENGLAND.

A. H. WRAY, U. S. Manager.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 5,318,091.97	$ 696,721.10	
Deduct gross reinsurance, fire, $592,290.20; marine and inland., $65.039.87; return premiums, fire, $915,580; marine and inland, $43,390.54	$ 1,507,870.38	108,430.41	
Total premiums (other than perpetual)	$ 3,810,321.59	$ 588,290.69	$ 4,398,612.28
Gross interest on mortgage loans		955.00	
Gross interest on bonds and dividends on stocks		193,970.98	

Gross interest on deposits in trust companies and banks	6,322.88	
Gross interest from all other sources	574.03	
Gross rents	67,561.83	269,384.72
From other sources, viz: received from home office		41,276.40
Gross profit on sale or maturity of stocks		10,898.06
Total income		$ 4,720,171.46
Ledger assets December 31, 1908		6,661,221.08
Total		$ 11,381,392.54

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 2,200,613.37	$ 361,165.01	
Deduct salvage, fire, $21,683.72; marine and inland, $18,-572.27; reinsurance, fire, $312,,510.12; marine and inland, $34,235.90	334,193.84	52,808.17	
Net amount paid policy holders for losses	$ 1,866,419.53	$ 308,356.84	$ 2,174,776.37
Expenses of adjustment and settlement of losses			62,245.93
Commissions or brokerage			810,379.79
Allowances to local agencies for miscellaneous agency expenses			2,927.51
Salaries and expenses of special and general agents			85,834.93
Salaries, fees and other charges of officers, directors, trustees and home office employes			142,159.83
Rents			20,176.79
Advertising, printing and stationery			30,851.65
Postage, telegrams, telephone and express			23,449.00
Legal expenses			580.78
Furniture and fixtures			3,960.87
Maps, including corrections			6,386.04
Underwriters' boards and tariff associations			41,747.33
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			33,264.20
Inspections and surveys			20,099.38
Repairs and expenses (other than taxes) on real estate			24,882.64
Taxes on real estate			15,351.85
State taxes on premiums			61,191.62
Insurance department licenses and fees			12,910.69
All other licenses, fees and taxes			14,905.70
Other disbursements			675,974.04
Deposit premiums returned			2,704.38
Agents' balances charged off			72.93
Gross decrease, by adjustment, in book value of bonds, $15,-570 15; stocks, $3,070.31			18,640.46
Total disbursements			$ 4,285,474.71
Balance			$ 7,095,917.83

LEDGER ASSETS.

Book value of real estate	$ 698,163.62

Mortgage loans on real estate		23,000.00
Book value of bonds and stocks		5,090,730.44
Cash in company's office		7,810.10
Deposits in trust companies and banks not on interest		128,920.68
Deposits in trust companies and banks on interest		203,484.22
Agents' balances, representing business written subsequent to Oct. 1, last		908,441.70
Agents' balances, representing business written prior to Oct. 1, last		34,734.69
Bills receivable taken for fire risks		632.38
Total ledger assets		$ 7,095,917.83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 56.25	
Interest due and accrued on bonds	67,087.87	
Rents due and accrued on company's property or lease	8,445.00	$ 75,589.12
Market value of real estate over book value		$ 189,836.38
Gross assets		$ 7,361,343.38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 34,734.69	
Bills receivable, past due, taken for marine, inland and fire risks	542.96	
Book value of ledger assets over market value	15,690.44	$ 50,968.09
Total admitted assets		$ 7,310,375.24

LIABILITIES.

Gross losses adjusted and unpaid	$ 62,746.07	
Gross claims for losses in process of adjustment or in suspense	394,799.00	
Gross claims for losses resisted	378,507.69	
Total	$ 836,052.76	
Deduct reinsurance due or accrued	47,219.33	
Net amount of unpaid losses and claims		$ 788,833.43
Unearned premiums on outstanding risks		3,538,838.78
Reclaimable on perpetual fire insurance policies being 90 per cent of premium or deposit received		97,161.83
Salaries and other miscellaneous expenses due or accrued		5,500.00
State, county and municipal taxes, due or accrued		62,550.00
Commissions and other charges due or to become due to agents and broker		111,200.00
Return premiums		57,853.00
Total of all liabilities except capital		$ 4,661,937.04
Surplus as regards policy holders		2,648,438.20
Total liabilities		$ 7,310,375.24

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$646,909,491.00	$ 6,817,072.98
Written during the year	515,366,423.00	5,318,191.97
Total	$1,162,275,914.00	$ 12,135,264.95
Expired and terminated	460,072,132.00	4,911,666.96
In force at end of the year	$702,203,782.00	$ 7,223,597.99
Deduct amount reinsured	59,007,707.00	591,960.99
Net amount in force	$643,196,075.00	$ 6,631,637.00

	Marine.	Gross Premiums.
In force December 31, 1908	$ 15,566,455.00	$ 269,709.12
Written during the year	616,574,122.00	696,721.10
Total	$632,140,577.00	$ 966,430.22
Expired and terminated	616,798,349.00	673,448.74
In force at end of the year	$ 15,342,228.00	$ 292,981.48
Deduct amount reinsured	1,373,763.00	24,562.61
Net amount in force	$ 13,968,465.00	$ 268,418.87

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 87,119,391.00
Total losses (less reinsurance) paid from organization of the company	52,710,090.00
Largest gross aggregate amount insured in any one hazard	200,000.00
Largest net aggregate amount insured in any one hazard	125,000.00
Fire losses (less reinsurance) incurred during the year	1,803,341.72
Inland marine losses incurred during the year	252,867.51
Ocean marine losses incurred during the year	78,155.62

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $457,348.00 cancelled and reinsured	$ 2,161,417.00
Gross premiums, (less paid for reinsurance, $893.24; and less return premiums, $4,746.84)	24,947.03
Losses paid (less losses reinsured in other companies)	7,175.47
Losses incurred (less losses reinsured in other companies)	9,515.47

FIRST RUSSIAN INSURANCE COMPANY.

ST. PETERSBURG, RUSSIA.

PAUL E. RASOR, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 806,159.44	
Deduct return premiums, fire	164,051.46	
Total premiums (other than perpetual)	$ 642,007.98	$ 642,007.98
Gross interest on bonds and dividends on stocks	30,960.00	

Gross interest on deposits in trust companies and banks	2,276.62	
		$ 33,236.62
Total income		$ 675,344.60
Ledger assets December 31, 1908		881,758.47
Total		$ 1,557,103.07

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 302,251.70	
Deduct salvage, fire, $1,126.73	1,126.73	
Net amount paid policy holders for losses	$ 301,124.97	$ 301,124.97
Commissions or brokerage		183,779.71
Salaries, fees and other charges of officers, directors, trustees and home office employes		500.00
Postage, telegrams, telephone and express		34.19
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,475.29
State taxes on premiums		12,105.55
Insurance department licenses and fees		2,075.75
Other disbursements		180,000.00
Total disbursements		$ 682,095.46
Balance		$ 875,007.61

LEDGER ASSETS.

Book value of bonds and stocks	$ 792,904.73
Deposits in trust companies and banks on interest	61,792.06
Agents' balances, representing business written subsequent to Oct. 1, last	20,310.82
Total ledger assets	$ 875,007.61

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 5,160.00	
		$ 5,160.00
Gross assets		$ 880,167.61

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	$ 3,904.73
Total admitted assets	$ 876,262.88

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 47,762.00	
Total	$ 47,762.00	
Net amount of unpaid losses and claims		$ 47,762.00

Unearned premiums on outstanding risks		428,568.63
State, county and municipal taxes, due or accrued	$	16,052.70
Total of all liabilities except capital	$	492,383.33
Surplus as regards policy holders	$	383,879.55
Total liabilities	$	876,262.88

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 63,051,598.00	$ 662,287.75
Written during the year	81,675,807.00	$ 806,159.44
Total	$144,727,405.00	$ 1,468,447.19
Expired and terminated	64,451,825.00	661,470.34
In force at end of the year	$ 80,275,580.00	$ 806,976.85
Net amount in force	$ 80,275,580.00	$ 806,976.85

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$	1,754,112.89
Total losses (less reinsurance) paid from organization of the company		638,618.61
Largest gross aggregate amount insured in any one hazard		25,000.00
Largest net aggregate amount insured in any one hazard		25,000.00
Fire losses (less reinsurance) incurred during the year		304,299.97

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $15583 cancelled and reinsured	$ 103,890.00
Gross premiums, (less return premiums, $246.36)	1,642.39
Losses paid (less losses reinsured in other companies)	93.50
Losses incurred (less losses reinsured in other companies)	95.50

HAMBURG BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

F. O. AFFELD, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 1,999,003.12	
Deduct gross reinsurance, fire, $413,504.19; return premiums, fire, $254,170.75	667,674.94	
Total premiums (other than perpetual)	$ 1,331,328.18	$ 1,331,328.18
Gross interest on collateral loans	79.44	
Gross interest on bonds and dividends on stocks	74,149.80	
Gross interest on deposits in trust companies and banks	699.43	
Gross interest from all other sources	1,437.53	
		$ 76,366.20
From other sources		103,017.28

From agents' balances previously charged off		278.22
Gross profit on sale or maturity of bonds		350.00
Gross increase, by adjustment, in book value of bonds		77,305.42
Total income		$ 1,588,645.30
Ledger assets December 31, 1908		1,881,244.50
Total		$ 3,469,889.80

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 938,148.09	
Deduct salvage, fire, $8,554.48; reinsurance, fire, $58,440.39	66,994.87	
Net amount paid policy holders for losses		$ 871,153.22
Expenses of adjustment and settlement of losses		24,206.34
Commissions or brokerage		203,676.68
Allowances to local agencies for miscellaneous agency expenses		3,272.45
Salaries, $78,216.52; and expenses, $20,086.65 of special and general agents		98,303.17
Salaries, fees and other charges of officers, directors, trustees and home office employes		71,028.68
Rents		18,321.47
Advertising, $3,926.89; printing and stationery, $10,211.40		14,138.29
Postage, telegrams, telephone and express		14,950.61
Legal expenses		851.00
Furniture and fixtures		1,067.97
Maps, including corrections		5,174.21
Underwriters' boards and tariff associations		22,029.42
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		16,189.26
Inspections and surveys		2,488.41
State taxes on premiums		23,870.09
Insurance department licenses and fees		5,354.04
All other licenses, fees and taxes		12,473.12
Other disbursements		114,534.54
Agents' balances charged off		842.92
Gross decrease, by adjustment, in book value of bonds		4,704.89
Total disbursements		$ 1,528,629.89
Balance		$ 1,941,259.91

LEDGER ASSETS.

Loans secured by collateral	$ 60,000.00
Book value of bonds and stocks	1,662,198.22
Cash in company's office	40,598.48
Deposits in trust companies and banks on interest	5,000.00
Agents' balances, representing business written subsequent to Oct. 1, last	172,131.36
Agents' balances, representing business written prior to Oct. 1, last	1,331.85
Total ledger assets	$ 1,941,259.91

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 24,079.38	$ 24,079.38
Market value of bonds and stocks over book value		33,561.78
Gross assets		$ 1,998,901.07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,331.85	$ 1,331.85
Total admitted assets		$ 1,997,569.22

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 87,850.00	
Gross claims for losses resisted	31,320.00	
Total	$ 119,170.00	
Deduct reinsurance due or accrued	21,515.00	
Net amount of unpaid losses and claims		$ 97,655.00
Unearned premiums on outstanding risks		1,135,629.25
State, county and municipal taxes, due or accrued		30,000.00
Commissions and other charges due or to become due to agents and broker		3,604.31
Total of all liabilities except capital		$ 1,266,888.56
Surplus as regards policy holders		730,680.66
Total liabilities		$ 1,997,569.22

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$234,255,966.00	$ 2,778,069.69
Written during the year	159,042,178.00	1,999,003.12
Total	$393,298,144.00	$ 4,777,072.81
Expired and terminated	156,137,399.00	1,937,002.89
In force at end of the year	$237,160,745.00	$ 2,840,069.92
Deduct amount reinsured	46,389,702.00	595,677.92
Net amount in force	$190,771,043.00	$ 2,244,392.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 37,079,655.26
Total losses (less reinsurance) paid from organization of the company	24,531,317.22
Largest gross aggregate amount insured in any one hazard	30,000.00
Largest net aggregate amount insured in any one hazard	30,000.00
Fire losses (less reinsurance) incurred during the year	826,698.22

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,385,859.00 cancelled and reinsured	$ 140,432.00
Gross premiums, (less paid for reinsurance, $14,750.19; and less return premiums, $3,689.60)	8,949.92
Losses paid (less losses reinsured in other companies)	15,649.59
Losses incurred (less losses reinsured in other companies)	12,989.59

JAKOR INSURANCE COMPANY.

MOSCOW, RUSSIA.

MUTZENBECKER & BALLARD, U. S. Managers.

INCOME.

	Fire.	
Gross premiums	$ 2,110,912.08	
Deduct gross reinsurance, fire, $512,475.20; return premiums, fire, $281,896.62	794,371.82	
Total premiums (other than perpetual)	$ 1,316,540.26	$ 1,316,540.26
Gross interest on bonds and dividends on stocks	15,943.30	
Gross interest on deposits in trust companies and banks	3,719.02	
		$ 19,662.32
Gross profit on sale or maturity of bonds		3,250.00
Total income		$ 1,339,452.58
Ledger assets December 31, 1908		601,330.63
Total		$ 1,940,783.21

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 399,908.83	
Deduct salvage, fire, $1,652.63; reinsurance, fire, $127,757.51	129,410.14	
Net amount paid policy holders for losses	$ 270,498.69	$ 270,498.69
Allowances to local agencies for miscellaneous agency expenses		847,083.42
Advertising		153.90
State taxes on premiums		122.08
Insurance department licenses and fees		1,223.27
All other licenses, fees and taxes		16.75
Other disbursements		678.75
Total disbursements		$ 619,776.81
Balance		$ 1,321,006.40

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,159 363.20
Deposits in trust companies and banks on interest	76,617.92
Agents' balances, representing business written subsequent to Oct. 1, last	82,080.28

Other ledger assets		2,945.00
Total ledger assets		$ 1,321,006.40

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 12,008.74	
Interest due and accrued on other assets	2,497.75	
		$ 14,506.49
Market value of bonds and stocks over book value		6,646.80
Gross assets		$ 1,342,159.69

LIABILITIES.

Gross losses adjusted and unpaid	$ 19,685.72	
Gross claims for losses in process of adjustment or in suspense	199,618.78	
Total	$ 219,304.50	
Deduct reinsurance due or accrued	69,063.39	
Net amount of unpaid losses and claims		$ 150,244.11
Unearned premiums on outstanding risks		686,742.10
State, county and municipal taxes, due or accrued		1,047.84
Total of all liabilities except capital		$ 838,034.05
Surplus as regards policy holders		504,125.64
Total liabilities		$ 1,342,159.69

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 12,016,087.00	$ 139,743.54
Written during the year	189,572,408.00	$ 2,110,912.08
Total	$201,588,495.00	$ 2,250,655.62
Expired and terminated	57,830,510.00	541,039.92
In force at end of the year	$143,757,985.00	$ 1,709,615.70
Deduct amount reinsured	40,025,624.00	485,654.66
Net amount in force	$103,732,361.00	$ 1,223,961.04

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 1,387,210.12
Total losses (less reinsurance) paid from organization of the company	274,741.76
Largest gross aggregate amount insured in any one hazard	20,000.00
Largest net aggregate amount insured in any one hazard	10,000.00
Fire losses (less reinsurance) incurred during the year	420,742.80

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $557,448 cancelled and reinsured	$ 680,232.00

Gross premiums, (less paid for reinsurance, $6,311.27; and less return premiums, $2,313.81)	10,948.35
Losses paid (less losses reinsured in other companies)	1,274.46
Losses incurred (less losses reinsured in other companies)	1,953.77

LAW UNION & ROCK INSURANCE COMPANY.

LONDON, ENGLAND.

A. F. SHAW, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 647,912.30	
Deduct gross reinsurance, fire, $100,563.03; return premiums, fire, $145,245.52;	245,808.55	
Total premiums (other than perpetual)		$ 402,103.75
Gross interest on bonds and dividends on stocks	$ 23,931.00	
Gross interest on deposits in trust companies and banks	233.91	
		$ 24,164.91
From other sources		65.75
From agents' balances previously charged off		316.21
Total income		$ 426,650.72
Ledger assets December 31, 1908		750,472.86
Total		$ 1,177,123.48

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 176,022.08	
Deduct salvage or reinsurance	22,266.02	
Net amount paid policy holders for losses		$ 153,756.06
Expenses of adjustment and settlement of losses		4,922.85
Commissions or brokerage		86,918.54
Salaries, $7,225; and expenses, $7,915.81 of special and general agents		15,140.81
Salaries, fees and other charges of officers, directors, trustees and home office employes		34,320.93
Rents		5,651.18
Advertising, $345.77; printing and stationery, $6,230.00		6,575.77
Postage, telegrams, telephone and express		4,637.78
Legal expenses		14.00
Furniture and fixtures		834.29
Maps, including corrections		1,752.25
Underwriters' boards and tariff associations		3,707.45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,081.85
Inspections and surveys		539.58
State taxes on premiums		5,974.61
Insurance department licenses and fees		3,674.87
All other licenses, fees and taxes		149.95
Other disbursements		87,121.07
Agents' balances charged off		26.42

Gross loss on sale or maturity of bonds		325.00
Total disbursements		$ 419,098.26
Balance		$ 758,025.22

LEDGER ASSETS.

Book value of bonds and stocks		$ 668,349.50
Cash in company's office		34.24
Deposits in trust companies and banks on interest		18,847.78
Agents' balances, representing business written subsequent to Oct. 1, last		68,770.99
Agents' balances, representing business written prior to Oct. 1, last		1,825.93
Other ledger assets		196.78
Total ledger assets		$ 758,025.22

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 4,537.88	
		$ 4,537.88
Gross assets		$ 762,563.10

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,825.93	
Book value of bonds and stocks over market value	57,299.50	$ 59,125.43
Total admitted assets		$ 703,437.67

LIABILITIES.

Gross losses adjusted and unpaid	$ 12,507.18	
Gross claims for losses in process of adjustment or in suspense	24,515.16	
Gross claims for losses resisted	6,230.21	
Total	$ 43,252.55	
Deduct reinsurance due or accrued	8,782.31	
Net amount of unpaid losses and claims		$ 34,470.24
Unearned premiums on outstanding risks		364,121.71
State, county and municipal taxes, due or accrued		6,512.50
Reinsurance premiums		538.64
Total of all liabilities except capital		$ 405,643.09
Surplus as regards policy holders		297,794.58
Total liabilities		$ 703,437.67

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 78,895,189.00	$ 787,639.43
Written during the year	69,318,070.00	647,912.30
Total	$148,213,259.00	$ 1,435,551.73

Expired and terminated	59,521,719.00	624,042.24
In force at end of the year.....	$ 88,691,540.00	$ 811,509.49
Deduct amount reinsured	17,163,033.00	138,107.83
Net amount in force	$ 71,528,507.00	$ 673,401.66

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 4,389,072.43
Total losses (less reinsurance) paid from organization of the company	3,962,743.24
Largest gross aggregate amount insured in any one hazard.....	25,000.00
Largest net aggregate amount insured in any one hazard.....	15,000.00
Fire losses (less reinsurance) incurred during the year.....	155,399.42

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $28,460.00 cancelled and reinsured.....	$ 211,540.00
Gross premiums, (less paid for reinsurance, $6.00; and less return premiums, $398.31)	3,015.10
Losses paid (less losses reinsured in other companies).....	990.00
Losses incurred (less losses reinsured in other companies).....	990.00

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

HENRY W. EATON, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 13,563,372.48	
Deduct gross reinsurance, fire, $2,023,856.52; return premiums, fire, $3,700,044.61.....	5,723,901.13	
Total premiums (other than perpetual).....		$ 7,839,471.35
Deposit premiums on perpetual risks (gross).....		1,859.66
Gross interest on mortgage loans	157,288.40	
Gross interest on bonds and dividends on stocks	191,921.94	
Gross interest on deposits in trust companies and banks	28,117.76	
Gross interest from all other sources.....	8,501.00	
Gross rents, including $39,570 for company's occupancy of its own buildings.....	162,494.30	548,323.40
From other sources		424.91
Gross profit on sale or maturity of real estate, $151,884.68; bonds, $12,254.61; stocks, $57,850.29		221,989.58
Gross increase, by adjustment, in book value of bonds.....		431.99
Total income		$ 8,612,500.89
Ledger assets December 31, 1908		13,118,421.30
Total		$ 21,730,922.19

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 5,764,382.40	
Deduct salvage, fire, $53,394.28; reinsurance, fire, $2,021,743.67	2,075,137.95	
Net amount paid policy holders for losses	$ 3,689,244.45	$ 3,689,244.45
Expenses of adjustment and settlement of losses.....		83,680.35
Commissions or brokerage		1,465,021.04
Salaries, $118,032.40; and expenses, $66,122.33 of special and general agents		184,154.73
Salaries, fees and other charges of officers, directors, trustees and home office employes		818,385.65
Rents, including $39,570.00 for company's occupancy of its own buildings		51,887.17
Advertising, $34,420.34; printing and stationery, $35,709.15.....		70,129.49
Postage, telegrams, telephone and express.....		35,843.97
Legal expenses		2,591.34
Furniture and fixtures		2,849.59
Maps, including corrections		11,971.38
Underwriters' boards and tariff associations.....		97,314.69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		6,134.48
Inspections and surveys		27,292.48
Repairs and expenses (other than taxes) on real estate.....		58,567.12
Taxes on real estate		86,563.91
State taxes on premiums		118,110.86
Insurance department licenses and fees.....		14,960.02
All other licenses, fees and taxes		124,074.86
Remittance to home office		1,452,145.67
Other disbursements		2,151.67
Deposit premiums returned		6,706.17
Gross loss on sale or maturity of real estate, $3,100.00; bonds, $11,501.65		14,601.65
Total disbursements		$ 7,874,382.74
Balance		$ 13,856,539.45

LEDGER ASSETS.

Book value of real estate	$ 1,533,413.30
Mortgage loans on real estate	3,549,950.00
Book value of bonds and stocks.....	5,349,920.64
Cash in company's office	2,107.37
Deposits in trust companies and banks not on interest.....	280,170.18
Deposits in trust companies and banks on interest.....	1,342,206.86
Agents, balances, representing business written subsequent to Oct. 1, last	1,716,751.28
Agents' balances, representing business written prior to Oct. 1, last	82,019.82
Total ledger assets	$ 13,856,539.45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	$ 45,664.29
Interest due and accrued on bonds.....	46,496.25
Interest due and accrued on other assets	188.90

Rents due and accrued on company's property or lease	10,000.00	$ 13,958,888.89
Market value of real estate over book value		17,992.82
Market value of bonds and stocks over book value		256.63
Gross assets		$ 13,977,138.34

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 82,019.82	
Book value of ledger assets over market value	9,315.46	$ 91,335.46
Total admitted assets		$ 13,885,802.88

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 1,096,572.76	
Gross claims for losses resisted	72,706.00	
Total	$ 1,169,278.76	
Deduct reinsurance due or accrued	538,709.57	
Net amount of unpaid losses and claims		$ 630,569.19
Unearned premiums on outstanding risks		7,000,150.31
Reclaimable on perpetual fire insurance policies being 95 per cent. of premium or deposit received		204,137.21
Salaries and other miscellaneous expenses due or accrued		23,598.25
State, county and municipal taxes, due or accrued		148,147.31
Return premiums, $75,649.58; reinsurance premiums, $283,425.01		359,074.59
All other liabilities		20,000.00
Net premium reserve and all other liabilities, except capital, under the life ins. or any other special department		19,977.61
Total of all liabilities except capital		$ 8,405,654.47
Surplus as regards policy holders		5,480,148.41
Total liabilities		$ 13,885.802.88

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$1,625,589,967.00	$ 17,087,439.23
Written during the year	1,316,142,927.00	13,563,372.48
Total	$2,941,732,894.00	$ 30,650,811.71
Expired and terminated	1,214,536,784.00	12,491,452.32
In force at end of the year	$1,727,196,110.00	$ 18,159,359.39
Deduct amount reinsured	472,741,911.00	4,390,714.52
Net amount in force	$1,254,454,199.00	$ 13,768,644.87

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$198,896,003.47
Total losses (less reinsurance) paid from organization of the company	119,461,623.72

Largest gross aggregate amount insured in any one hazard.....	400,000.00
Largest net aggregate amount insured in any one hazard.....	100,000.00
Fire losses (less reinsurance) incurred during the year.....	3,668,484.34

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,187,686.00 cancelled and reinsured.....	$ 3,557,995.00
Gross premiums, (less paid for reinsurance, $6,651.18; and less return premiums, $11,101.94)	39,608.22
Losses paid (less losses reinsured in other companies).....	23,149.70
Losses incurred (less losses reinsured in other companies).....	23,577.70

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

CHARLES L. CASE, U. S. Manager.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 2,609,864.06	$ 990,499.77	
Deduct gross reinsurance, fire, $214,681.31; marine and inland, $497,712 72; return premiums, fire, $376,917.83; marine and inland, $27,570.43..	591,599.14	525,292.16	
Total premiums (other than perpetual)	$ 2,018,264.92	$ 465,207.61	$ 2,483,472.53
Gross interest on bonds and dividends on stocks..		102,025.76	
Gross interest on deposits in trust companies and banks		2,933.14	
Gross interest from all other sources.....		37.96	104,996.86
From other sources, viz: received from home office.....			118,075.81
From agents' balances previously charged off.....			11.25
Total income			$ 2,706,556.45
Ledger assets December 31, 1908.....			3,187,045.58
Total			$ 5,893,602.03

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses	$ 879,825.11	$ 636,153.40	
Deduct salvage, fire, $5,043.72; marine and inland, $42,-181.57; reinsurance, fire, $95,506.46; marine and inland, $373,894.41	100,550.18	416,075.98	
Net amount paid policy holders for losses	$ 779,274.93	$ 220,077.42	$ 999,352.35
Expenses of adjustment and settlement of losses.....			29,675.13
Commissions or brokerage			537,839.44

Salaries, $30,198.06; and expenses, $28,169.35 of special and general agents	58,367.41
Salaries, fees and other charges of officers, directors, trustees and home office employes	120,755.41
Rents	22,106.97
Advertising, $5,207.78; printing and stationery, $14,232.43	19,440.21
Postage, telegrams, telephone and express	18,312.96
Legal expenses	548.98
Furniture and fixtures	5,378.12
Maps, including corrections	6,478.13
Underwriters' boards and tariff associations	24,068.26
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	18,803.08
Inspections and surveys	9,818.52
State taxes on premiums	40,295.31
Insurance department licenses and fees	11,710.65
All other licenses, fees and taxes	7,680.48
Other disbursements	552,120.77
Agents' balances charged off	300.55
Total disbursements	$ 2,483,112.73
Balance	$ 3,410,489.30

LEDGER ASSETS.

Book value of bonds and stocks	2,837,590.71
Cash in company's office	1,635.78
Deposits in trust companies and banks not on interest	9,914.50
Deposits in trust companies and banks on interest	143,309.27
Agents' balances, representing business written subsequent to Oct. 1, last	386,281.82
Agents' balances, representing business written prior to Oct. 1, last	31,757.22
Total ledger assets	$ 3,410,489.30

NON-LEDGER ASSETS.

Deduct reinsurance due or accrued	58,472.00	
Net amount of unpaid losses and claims.....		$ 223,176.98
Unearned premiums on outstanding risks.....		1,886,298.52
Salaries and other miscellaneous expenses due or accrued.....		11,930.61
State, county and municipal taxes due or accrued.....		42,970.00
Commissions and other charges due or to become due to agents and broker		18,590.55
Return premiums		44,809.60
Total of all liabilities except capital		$ 2,227,776.26
Surplus as regards policy holders.....		1,149,691.54
Total liabilities		$ 3,377,467.80

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$311,767,385.00	$ 3,625,497.69
Written during the year	222,873,089.00	2,609,864.06
Total	$534,640,474.00	$ 6,235,361.75
Expired and terminated	197,356,244.00	2,438,680.30
In force at end of the year.....	$337,284,230.00	$ 3,796,681.45
Deduct amount reinsured	30,128,859.00	347,171.86
Net amount in force	$307,155,371.00	$ 3,449,509.59

	Marine.	Gross Premiums.
In force December 31, 1908.....	$ 25,630,407.00	$ 350,740.66
Written during the year	280,663,998.00	990,499.77
Total	$306,294,405.00	$ 1,341,240.43
Expired and terminated	288,351,332.00	1,152,244.90
In force at end of the year.....	$ 17,943,073.00	$ 188,995.53
Deduct amount reinsured	2,668,491.00	13,180.29
Net amount in force	$ 15,274,582.00	$ 175,815.24

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 43,426,744.53
Total losses (less reinsurance) paid from organization of the company	26,708,008.35
Largest gross aggregate amount insured in any one hazard.....	50,000.00
Largest net aggregate amount insured in any one hazard.....	30,000.00
Fire losses (less reinsurance) incurred during the year.....	809,677.07
Inland marine losses incurred during the year.....	78,867.19
Ocean marine losses incurred during the year.....	136,479.08

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	Marine.
Risks written	$ 1,299,806.00	$ 26,664.00
Gross premiums	23,994.37	1,340.55
Losses paid (less losses reinsured in other companies)	14,234.03	185.99
Losses incurred (less losses reinsured in other companies)	14,558.03	185.99

Salaries, $30,198.06; and expenses, $28,169.35 of special and general agents	58,367.41
Salaries, fees and other charges of officers, directors, trustees and home office employes	120,755.41
Rents	22,166.97
Advertising, $5,207.78; printing and stationery, $14,232.43	19,440.21
Postage, telegrams, telephone and express	18,312.96
Legal expenses	548.98
Furniture and fixtures	5,878.12
Maps, including corrections	6,478.13
Underwriters' boards and tariff associations	24,068.26
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	18,803.08
Inspections and surveys	9,818.52
State taxes on premiums	40,295.31
Insurance department licenses and fees	11,710.65
All other licenses, fees and taxes	7,680.48
Other disbursements	552,120.77
Agents' balances charged off	300.55
Total disbursements	$ 2,483,112.73
Balance	$ 3,410,489.30

LEDGER ASSETS.

Book value of bonds and stocks	2,837,590.71
Cash in company's office	1,635.78
Deposits in trust companies and banks not on interest	9,914.50
Deposits in trust companies and banks on interest	143,309.27
Agents' balances, representing business written subsequent to Oct. 1, last	386,281.82
Agents' balances, representing business written prior to Oct. 1, last	31,757.22
Total ledger assets	$ 3,410,489.30

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 34,963.74
Other non-ledger assets	2,352.69
Gross assets	$ 3,447,805.78

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 31,757.22	
Book value of bonds over market value	38,580.71	$ 70,337.93
Total admitted assets		$ 3,377,467.80

LIABILITIES.

Gross losses adjusted and unpaid	$ 10,050.00
Gross claims for losses in process of adjustment or in suspense	254,275.98
Gross claims for losses resisted	17,323.00
Total	$ 281,648.98

Deduct reinsurance due or accrued	58,472.00	
Net amount of unpaid losses and claims.....		$ 223,176.98
Unearned premiums on outstanding risks.....		1,886,298.52
Salaries and other miscellaneous expenses due or accrued.....		11,930.61
State, county and municipal taxes due or accrued.....		42,970.00
Commissions and other charges due or to become due to agents and broker		18,590.55
Return premiums		44,809.60
Total of all liabilities except capital		$ 2,227,776.26
Surplus as regards policy holders.....		1,149,691.54
Total liabilities		$ 3,377,467.80

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$311,767,385.00	$ 3,625,497.69
Written during the year	222,873,089.00	2,609,864.06
Total	$534,640,474.00	$ 6,235,361.75
Expired and terminated	197,356,244.00	2,438,680.30
In force at end of the year.....	$337,284,230.00	$ 3,796,681.45
Deduct amount reinsured	30,128,859.00	347,171.86
Net amount in force	$307,155,371.00	$ 3,449,509.59

	Marine.	Gross Premiums.
In force December 31, 1908.....	$ 25,630,407.00	$ 350,740.66
Written during the year	280,663,998.00	990,499.77
Total	$306,294,405.00	$ 1,341,240.43
Expired and terminated	288,351,332.00	1,152,244.90
In force at end of the year.....	$ 17,943,073.00	$ 188,995.53
Deduct amount reinsured	2,668,491.00	13,180.29
Net amount in force	$ 15,274,582.00	$ 175,815.24

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 43,426,744.53
Total losses (less reinsurance) paid from organization of the company	26,708,008.35
Largest gross aggregate amount insured in any one hazard.....	50,000.00
Largest net aggregate amount insured in any one hazard.....	30,000.00
Fire losses (less reinsurance) incurred during the year.....	809,677.07
Inland marine losses incurred during the year.....	78,867.19
Ocean marine losses incurred during the year.....	136,479.08

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	Marine.
Risks written	$ 1,299,806.00	$ 26,664.00
Gross premiums	23,994.37	1,340.55
Losses paid (less losses reinsured in other companies)	14,234.03	185.99
Losses incurred (less losses reinsured in other companies)	14,558.03	185.99

Salaries, $30,198.06; and expenses, $28,169.35 of special and general agents		58,367.41
Salaries, fees and other charges of officers, directors, trustees and home office employes		120,755.41
Rents		22,166.97
Advertising, $5,207.78; printing and stationery, $14,232.43		19,440.21
Postage, telegrams, telephone and express		18,312.96
Legal expenses		548.98
Furniture and fixtures		5,878.12
Maps, including corrections		6,478.13
Underwriters' boards and tariff associations		24,068.26
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		18,803.08
Inspections and surveys		9,818.52
State taxes on premiums		40,295.31
Insurance department licenses and fees		11,710.65
All other licenses, fees and taxes		7,680.48
Other disbursements		552,120.77
Agents' balances charged off		300.55
Total disbursements		$ 2,483,112.73
Balance		$ 3,410,489.30

LEDGER ASSETS.

Book value of bonds and stocks	2,837,590.71
Cash in company's office	1,635.78
Deposits in trust companies and banks not on interest	9,914.50
Deposits in trust companies and banks on interest	143,309.27
Agents' balances, representing business written subsequent to Oct. 1, last	386,281.82
Agents' balances, representing business written prior to Oct. 1, last	31,757.22
Total ledger assets	$ 3,410,489.30

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 34,963.74
Other non-ledger assets	2,352.69
Gross assets	$ 3,447,805.73

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 31,757.22	
Book value of bonds over market value	38,580.71	$ 70,337.93
Total admitted assets		$ 3,377,467.80

LIABILITIES.

Gross losses adjusted and unpaid	$ 10,050.00	
Gross claims for losses in process of adjustment or in suspense	254,275.98	
Gross claims for losses resisted	17,323.00	
Total	$ 281,648.98	

Deduct reinsurance due or accrued	58,472.00	
Net amount of unpaid losses and claims.....		$ 223,176.98
Unearned premiums on outstanding risks.....		1,886,298.52
Salaries and other miscellaneous expenses due or accrued.....		11,930.61
State, county and municipal taxes due or accrued.....		42,970.00
Commissions and other charges due or to become due to agents and broker		18,590.55
Return premiums		44,809.60
Total of all liabilities except capital		$ 2,227,776.26
Surplus as regards policy holders.....		1,149,691.54
Total liabilities		$ 3,377,467.80

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$311,767,385.00	$ 3,625,497.69
Written during the year	222,873,089.00	2,609,864.06
Total	$534,640,474.00	$ 6,235,361.75
Expired and terminated	197,356,244.00	2,438,680.30
In force at end of the year.....	$337,284,230.00	$ 3,796,681.45
Deduct amount reinsured	30,128,859.00	347,171.86
Net amount in force	$307,155,371.00	$ 3,449,509.59

	Marine.	Gross Premiums.
In force December 31, 1908.....	$ 25,630,407.00	$ 350,740.66
Written during the year	280,663,998.00	990,499.77
Total	$306,294,405.00	$ 1,341,240.43
Expired and terminated	288,351,332.00	1,152,244.90
In force at end of the year.....	$ 17,943,073.00	$ 188,995.53
Deduct amount reinsured	2,668,491.00	13,180.29
Net amount in force	$ 15,274,582.00	$ 175,815.24

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 43,426,744.53
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Largest gross aggregate amount insured in any one hazard.....	50,000.00
Largest net aggregate amount insured in any one hazard.....	30,000.00
Fire losses (less reinsurance) incurred during the year.....	809,677.07
Inland marine losses incurred during the year.....	78,867.19
Ocean marine losses incurred during the year.....	136,479.08

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.	Marine.
Risks written	$ 1,299,806.00	$ 26,664.00
Gross premiums	23,994.37	1,340.55
Losses paid (less losses reinsured in other companies)	14,234.03	185.99
Losses incurred (less losses reinsured in other companies)	14,558.03	185.99

Salaries, $30,198.06; and expenses, $28,169.35 of special and general agents	58,367.41
Salaries, fees and other charges of officers, directors, trustees and home office employes	120,755.41
Rents	22,166.97
Advertising, $5,207.78; printing and stationery, $14,232.43	19,440.21
Postage, telegrams, telephone and express	18,312.96
Legal expenses	548.98
Furniture and fixtures	5,878.12
Maps, including corrections	6,478.13
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Inspections and surveys	9,818.52
State taxes on premiums	40,295.31
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All other licenses, fees and taxes	7,680.48
Other disbursements	552,120.77
Agents' balances charged off	300.55
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Interest due and accrued on bonds	$ 34,963.74
Other non-ledger assets	2,352.69
Gross assets	$ 3,447,805.78

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 31,757.22	
Book value of bonds over market value	38,580.71	$ 70,337.93
Total admitted assets		$ 3,377,467.80

LIABILITIES.

Gross losses adjusted and unpaid	$ 10,050.00
Gross claims for losses in process of adjustment or in suspense	254,275.98
Gross claims for losses resisted	17,323.00
Total	$ 281,648.98

Deduct reinsurance due or accrued	58,472.00	
Net amount of unpaid losses and claims.....		$ 223,176.98
Unearned premiums on outstanding risks.....		1,886,298.52
Salaries and other miscellaneous expenses due or accrued.....		11,930.61
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Largest gross aggregate amount insured in any one hazard.....	50,000.00
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Inland marine losses incurred during the year.....	78,867.19
Ocean marine losses incurred during the year.....	136,479.08

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

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Gross premiums	23,994.37	1,340.55
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Inland marine losses incurred during the year.....	78,867.19
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BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

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Gross premiums	23,994.37	1,340.55
Losses paid (less losses reinsured in other companies)	14,234.03	185.99
Losses incurred (less losses reinsured in other companies)	14,558.03	185.99

LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

A. G. McILWAINE, JR., U. S. Manager.

INCOME.

	Fire.	
Gross Premiums	$ 3,563,414.49	
Deduct gross reinsurance, fire, $653,914.12, return premiums, fire, $545,567.92	1,199,482.04	
Total premiums (other than perpetual)		$ 2,363,932.45
Gross interest on bonds and dividends on stocks	109,317.85	
Gross interest on deposits in trust companies and banks	13,282.53	
Gross interest from all other sources	109.94	
Gross rents	19,885.45	142,595.77
From other sources, viz: remittance from home office		139,589.23
Total income		$ 2,646,117.45
Ledger assets December 31, 1908		3,717,871.67
Total		$ 6,363,989.12

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,280,563.85	
Deduct salvage, fire, $8,881.95; reinsurance, fire, $320,704.58	329,586.53	
Net amount paid policy holders for losses		$ 950,977.32
Expenses of adjustment and settlement of losses		42,675.92
Commissions or brokerage		415,101.46
Allowances to local agencies for miscellaneous agency expenses		20,937.46
Salaries, $41,439.00; and expenses, $30,896.40 of special and general agents		72,335.40
Salaries, fees and other charges of officers, directors, trustees and home office employes		121,731.00
Rents, including $10,000.00 for company's occupancy of its own buildings		21,875.23
Advertising, $7,311.83; printing and stationery, $16,214.06		23,525.89
Postage, telegrams, telephone and express		17,533.63
Legal expenses		872.50
Furniture and fixtures		3,727.05
Maps, including corrections		8,286.03
Underwriters' boards and tariff associations		35,518.75
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		22,197.31
Inspections and surveys		13,638.40
Repairs and expenses (other than taxes) on real estate		9,863.27
Taxes on real estate		5,453.63
State taxes on premiums		36,866.10
Insurance department licenses and fees		14,069.22
All other licenses, fees and taxes		11,155.34
Other disbursements		14,606.83
Remittance to home office		632,459.99

Gross loss on sale or maturity of bonds		16,151.62
Total disbursements		$ 2,511,559.35
Balance		$ 3,852,429.77

LEDGER ASSETS.

Book value of real estate		$ 300,000.00
Book value of bonds and stocks		2,513,939.02
Cash in company's office		12,307.80
Deposits in trust companies and banks not on interest		4,326.85
Deposits in trust companies and banks on interest		568,374.96
Agents' balances, representing business written subsequent to Oct. 1, last		431,387.19
Agents' balances, representing business written subsequent to Oct. 1, last		13,643.28
Bills receivable taken for fire risks		1,790.82
Other ledger assets		6,659.85
Total ledger assets		$ 3,852,429.77

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 37,310.40	
Interest due and accrued on other assets	1,576.11	$ 38,886.51
Market value of real estate over book value		50,000.00
Other non-ledger assets		12,426.03
Gross assets		$ 3,953,742.31

DEDUCT ASSETS NOT ADMITTED.

In hands of special agents	$ 100.00	
Agents' balances, representing business written prior to Oct. 1, last	13,643.28	
Bills receivable, past due, taken for marine, inland and fire risks	779.42	
Book value of ledger assets over market value	63,858.85	$ 78,381.55
Total admitted assets		$ 3,875,360.76

LIABILITIES.

Gross losses adjusted and unpaid	$ 23,464.00	
Gross claims for losses in process of adjustment or in suspense	120,686.83	
Gross claims for losses resisted	26,258.00	
Total	$ 170,408.83	
Deduct reinsurance due or accrued	44,903.72	
Net amount of unpaid losses and claims		$ 125,505.11
Unearned premiums on outstanding risks		2,237,966.09
Salaries and other miscellaneous expenses due or accrued		1,345.63
State, county and municipal taxes, due or accrued		38,683.24
Return premiums		55,752.20
All other liabilities		25,000.00
Total of all liabilities except capital		$ 2,484,252.27

Surplus as regards policy holders	1,391,108.49
Total liabilities	$ 3,875,360.76

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$483,462,972.00	$ 4,873,674.05
Written during the year	354,068,307.00	3,563,414.49
Total	$837,531,279.00	$ 8,437,088.54
Expired and terminated	329,626,177.00	3,335,123.13
In force at end of the year	$507,905,102.00	$ 5,101,965.41
Deduct amount reinsured	74,992,198.00	768,883.08
Net amount in force	$432,912,904.00	$ 4,333,082.33

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 50,379,283.00
Total losses (less reinsurance) paid from organization of the company	30,310,932.00
Largest gross aggregate amount insured in any one hazard	125,000.00
Largest net aggregate amount insured in any one hazard	75,000.00
Fire losses (less reinsurance) incurred during the year	930,945.97

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $409,009.00 cancelled and reinsured	$ 967,462.00
Gross premiums, (less paid for reinsurance, $2,972.77; and less return premiums, $2,773.40)	14,050 76
Losses paid (less losses reinsured in other companies)	6,585.87
Losses incurred (less losses reinsured in other companies)	8,400.34

MANNHEIM INSURANCE COMPANY.

MANNHEIM, GERMANY.

FRANZ HERRMANN, U. S. Manager.

INCOME.

	Marine.	
Gross premiums	$ 1,776,893.38	
Deduct gross reinsurance, marine and inland, $656,329.51; return premiums, marine and inland, $80,439.18	736,768.69	
Total premiums (other than perpetual)		$ 1,040,124.69
Gross interest on bonds and dividends on stocks	$ 15,750.00	
Gross interest on deposits in trust companies and banks	1,555.80	
Gross interest from all other sources	300.00	
		17,605.80
From other sources		$ 37,025.12
Total income		$ 1,094,755.61

Ledger assets December 31, 1908		724,865.43
Total		$ 1,819,621.04

DISBURSEMENTS.

	Marine.	
Gross amount paid policy holders for losses	$ 1,089,776.44	
Deduct salvage, marine and inland, $103,745.15; reinsurance, marine and inland, $384,616.13	488,361.28	
616.13	488,361.28	
Net amount paid policy holders for losses		$ 601,415.16
Commissions or brokerage		184,683.91
Allowances to local agencies for miscellaneous agency expenses		17,592.99
Salaries and expenses of special and general agents		5,625.98
Salaries, fees and other charges of officers, directors, trustees and home office employes		60,642.81
Rents		5,479.20
Avertising, $786.16; printing and stationery, $6,100.97		6,887.13
Postage, telegrams, telephone and express		2,359.28
Legal expenses		195.86
Furniture and fixtures		822.58
Underwriters' boards and tariff associations		3,047.83
Inspections and surveys		904.08
State taxes on premiums		25,231.26
Insurance department licenses and fees		4,582.34
Other disbursements		159,228.75
Agents' balances charged off		1,087.61
Total disbursements		$ 1,079,786.71
Balance		$ 739,834.33

LEDGER ASSETS.

Book value of bonds and stocks	$ 486,853.89
Deposits in trust companies and banks on interest	32,383.33
Agents' balances, representing business written subsequent to Oct. 1, last	199,133.04
Agents' balances, representing business written prior to Oct. 1, last	5,766.52
Bills receivable taken for marine and inland risks	5,197.00
Other ledger assets	10,000.00
Total ledger assets	$ 739,834.33

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 3,958.30	
Interest due and accrued on other assets	75.00	
		$ 4,033.30
Gross assets		$ 743,867.63

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 5,766.52

Book value of ledger assets over market value	37,833.59	$ 43,620.41
Total admitted assets		$ 700,247.22

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 46,680.97	
Gross claims for losses resisted	28,803.04	
Total	$ 75,484.01	
Deduct reinsurance due or accrued	28,226.03	
Net amount of unpaid losses and claims		$ 47,257.98
Unearned premiums on outstanding risks		262,934.12
Salaries and other miscellaneous expenses due or accrued		500.00
State, county and municipal taxes due or accrued		25,000.00
Total of all liabilities except capital		$ 335,692.10
Surplus as regards policy holders		364,555.12
Total liabilities		$ 700,247.22

RISKS AND PREMIUMS.

	Marine.	Gross Premiums.
In force December 31, 1908	$ 35,113,991.00	$ 583,226.36
Written during the year	338,302,367.00	1,776,893.38
Total	$373,416,358.00	$ 2,360,119.74
Expired and terminated	339,391,290.00	1,672,711.07
In force at end of the year	$ 34,025,068.00	$ 687,408.67
Deduct amount reinsured	7,459,101.00	181,484.48
Net amount in force	$ 26,565,967.00	$ 505,924.19

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 12,115,773.73
Total losses (less reinsurance) paid from organization of the company	6,773,324.67
Largest gross aggregate amount insured in any one hazard	30,000.00
Largest net aggregate amount insured in any one hazard	15,000.00
Ocean marine losses incurred during the year	592,753.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Marine.
Risks written	$ 645.00
Gross premiums	1.29

MOSCOW FIRE INSURANCE COMPANY.

MOSCOW, RUSSIA.

PAUL E. RASOR, U. S. Manager.

INCOME.

	Fire.
Gross premiums	$ 1,924,492.90

Deduct return premiums, fire, $378,741.73.....	378,741.73	
Total premiums (other than perpetual)	$ 1,545,751.17	$ 1,545,751.17
Gross interest on bonds and dividends on stocks..	51,426.94	
Gross interest on deposits in trust companies and banks	4,673.77	56,100.71
Total income		$ 1,601,851.88
Ledger assets December 31, 1908.....		1,607,594.52
Total		$ 3,209,446.40

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 687,389.41	
Deduct salvage, fire, $3,463.99.....	3,463.99	
Net amount paid policy holders for losses.....		$ 683,925.42
Commissions or brokerage		440,117.85
Salaries, fees and other charges of officers, directors, trustees and home office employes		500.00
Postage, telegrams, telephone and express.....		74.20
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		4,899.77
State taxes on premiums		23,992.59
Insurance department licenses and fees		2,546.24
All other licenses, fees and taxes		200,650.00
Total disbursements		$ 1,356,706.07
Balance		$ 1,852,740.33

LEDGER ASSETS.

Book value of bonds and stocks		$ 1,688,882.53
Deposits in trust companies and banks on interest.....		108,004.99
Agents' balances, representing business written subsequent to Oct. 1, 1909		55,852.81
Total ledger assets		$ 1,852,740.33

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 9,783.32	9,783.32
Gross assets		$ 1,862,523.65

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value..	$ 137,287.53	$ 137,287.53
Total admitted assets		$ 1,725,236.12

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 130,862.00	
Total	$ 130,862.00	
Net amount of unpaid losses and claims.....		$ 130,862.00

Unearned premiums on outstanding risks		1,029,477.39
State, county and municipal taxes, due or accrued		32,042.31
Total of all liabilities except capital	$	1,192,381.70
Surplus as regards policy holders		532,854.42
Total liabilities	$	1,725,236.12

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$154,351,846.00	$ 1,631,708.22
Written during the year	192,347,643.00	1,924,492.90
Total	$346,699,489.00	$ 3,556,201.12
Expired and terminated	154,985,122.00	1,578,052.79
In force at end of the year	$191,714,367.00	$ 1,978,148.33
Net amount in force	$191,714,367.00	$ 1,978,148.33

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$	9,538,321.97
Total losses (less reinsurance) paid from organization of the company		5,170,500.00
Largest gross aggregate amount insured in any one hazard		25,000.00
Largest net aggregate amount insured in any one hazard		25,000.00
Fire losses (less reinsurance) incurred during the year		712,087.42

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $34,667 cancelled and reinsured	$ 231,080.00
Gross premiums, (less return premiums, $634.85)	3,696.04
Losses paid (less losses reinsured in other companies)	187.01
Losses incurred (less losses reinsured in other companies)	190.01

MUNICH RE-INSURANCE COMPANY.

BAVARIA, GERMANY.

CARL SCHREINER, U. S. Manager.

INCOME.

	Fire.	
Gross reinsurance premiums	$ 5,507,812.51	
Deduct return premiums, fire, $982,996.44	982,996.44	
Total premiums (other than perpetual)	$ 4,524,816.07	$ 4,524,816.07
Gross interest on bonds and dividends on stocks	160,126.12	
Gross interest on deposits in trust companies and banks	21,545.16	
		$ 181,671.28
Gross profit on sale or maturity of bonds		19,968.25
Total income		$ 4,726,455.60

Ledger assets December 31, 1908		4,652,559.43
Total		$ 9,379,015.03

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 2,315,513.35	
Deduct salvage, fire, $29,196.75	29,196.75	
Net amount paid policy holders for losses		$ 2,286,316.60
Commissions or brokerage		1,337,362.22
Salaries, fees and other charges of officers, directors, trustees and home office employes		32,321.63
Rents		3,500.00
Advertising, printing and stationery		1,370.78
Maps, including corrections		65.00
Underwriters' boards and tariff associations		2,026.15
State taxes on premiums		3,011.89
Insurance department licenses and fees		4,377.48
Other disbursements		3,243.91
Remittance to home office		434,130.40
Total disbursements		$ 4,107,726.06
Balance		$ 5,271,288.97

LEDGER ASSETS.

Book value of bonds and stocks	$ 4,279,723.26
Deposits in trust companies and banks on interest	920,982.58
Agents' balances, representing business written subsequent to Oct. 1, last	70,583.13
Total ledger assets	$ 5,271,288.97

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	$ 35,233.26	$ 35,233.26
Total admitted assets		$ 5,236,055.71

LIABILITIES.

Gross claims for losses in process of adustment or in suspense	$ 775,441.00	
Total	$ 775,441.00	
Net amount of unpaid losses and claims		$ 775,441.00
Unearned premiums on outstanding risks		2,252,186.60
All other liabilities		$ 850,000.00
Total of all liabilities except capital		$ 3,877,627.60
Surplus as regards policy holders		1,358,428.11
Total liabilities		$ 5,236,055.71

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$434,179,096.00	$ 4,125,222.89

Written during the year	484,824,603.00	5,507,812.51
Total	$919,003,699.00	$ 9,633,035.40
Expired and terminated	415,618,438.00	5,221,276.29
In force at end of the year	$503,385,261.00	$ 4,411,759.11
Net amount in force	$503,385,261.00	$ 4,411,759.11

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 34,200,102.94
Total losses (less reinsurance) paid from organization of the company	21,003,025.27
Largest gross aggregate amount insured in any one hazard	30,000.00
Largest net aggregate amount insured in any one hazard	30,000.00
Fire losses (less reinsurance) incurred during the year	2,371,908.60

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

LONDON AND EDINBURGH.

E. G. RICHARDS, U. S. Manager.

INCOME.

	Fire.	
Gross Premiums	$ 6,617,393.93	
Deduct gross reinsurance, fire, $982,726.58; return premiums, fire, $828,504.78	1,811,231.36	
Total premiums (other than perpetual)		$ 4,806,162.57
Deposit premiums on perpetual risks (gross)		1,484.40
Gross interest on bonds and dividends on stocks	249,478.05	
Gross interest on deposits in trust companies and banks	4,429.34	
Gross interest from all other sources	132.56	254,039.95
From other sources		1,396.51
Gross profit on sale or maturity of stocks		20,432.81
Total income		$ 5,083,516.24
Ledger assets December 31, 1908		7,341,862.10
Total		$ 12,425,378.34

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 2,248,752.76	
Deduct salvage, fire, $21,484.38; reinsurance, fire, $238,720.53	260,204.91	
Net amount paid policy holders for losses		$ 1,988,547.85
Expenses of adjustment and settlement of losses		33,631.92
Commissions or brokerage		986,472.47
Allowances to local agencies for miscellaneous agency expenses		23,904.18
Salaries, $106,360.92; and expenses, $78,527.36 of special and general agents		184,888.28

Salaries, fees and other charges of officers, directors, trustees and home office employes		220,183.28
Rents, including $20,111.24 for company's occupancy of its own buildings		20,111.24
Advertising, $19,644.46; printing and stationery, $38,345.51		57,989.97
Postage, telegrams, telephone and express		36,219.15
Legal expenses		3,799.80
Furniture and fixtures		9,910.32
Maps, including corrections		11,925.25
Underwriters' boards and tariff associations		59,358.44
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		44,100.42
Inspections and surveys		22,608.04
State taxes on premiums		74,820.69
Insurance department licenses and fees		15,772.95
All other licenses, fees and taxes		9,450.25
Remittance to home office		65,450.73
Deposit premiums returned		60.00
Agents' balances charged off		479.63
Gross loss on sale or maturity of bonds		482.83
Total disbursements		$ 3,870,167.69
Balance		$ 8,555,210.65

LEDGER ASSETS.

Book value of bonds and stocks	$ 7,431,313.23
Cash in company's office	300.00
Deposits in trust companies and banks not on interest	20,000.00
Deposits in trust companies and banks on interest	311,700.86
Agents' balances, representing business written subsequent to Oct. 1, last	778,323.79
Agents' balances, representing business written prior to Oct. 1, last	11,091.77
Other ledger assets	2,481.00
Total ledger assets	$ 8,555,210.65

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 78,168.72
Gross assets	$ 8,633,379.37

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 11,091.77	
Book value of ledger assets over market value	379,676.25	$ 390,768.02
Total admitted assets		$ 8,242,611.35

LIABILITIES.

Gross losses adjusted and unpaid	$ 105,974.57
Gross claims for losses in process of adjustment or in suspense	262,972.12
Gross claims for losses resisted	54,126.50
Total	$ 423,073.19

Deduct reinsurance due or accrued	38,542.13	
Net amount of unpaid losses and claims		$ 384,531.06
Unearned premiums on outstanding risks		4,166,252.62
Reclaimable on perpetual fire insurance policies being 95 per cent. of premiums or deposit received		34,218.08
State, county and municipal taxes, due or accrued		80,000.00
Total of all liabilities except capital		$ 4,665,001.76
Surplus as regards policy holders		3,577,609.59
Total liabilities		$ 8,242,611.35

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$880,609,076.00	$ 8,124,240.12
Written during the year	740,156.003.00	6,617,393.93
Total	$1,620,765.079.00	$ 14,741,634.05
Expired and terminated	648,758,990.00	5,823,510.75
In force at end of the year	$972,006,089.00	$ 8,918,123.30
Deduct amount reinsured	146,760,854.00	772,165.78
Net amount in force	$825,245,235.00	$ 8,145,957.52

Perpetual risks not included above, $1,199,045.00; premiums on same, $36,019.03.

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 96,416,176.66
Total losses (less reinsurance) paid from organization of the company	58,716,723.96
Largest gross aggregate amount insured in any one hazard	403,000.00
Largest net aggregate amount insured in any one hazard	200,000.00
Fire losses (less reinsurance) incurred during the year	1,995,806.63

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $738,515.00 cancelled and reinsured	$ 2,197,992.00
Gross premiums, (less paid for reinsurance, $2,350.15; and less return premiums, $6,840.26)	30,622.15
Losses paid (less losses reinsured in other companies)	14,560.81
Losses incurred (less losses reinsured in other companies)	12,456.80

NORTHERN ASSURANCE COMPANY LIMITED.

LONDON, ENGLAND.

H. E. WILSON, U. S. Manager.

INCOME.

	Fire.	
Gross Premiums	$ 4,494,592.45	
Deduct gross reinsurance, fire, $849,695.73; return premiums, fire, $717,919.48	1,567,615.21	
Total premiums (other than perpetual)	$ 2,926,977.24	$ 2,926,977.24

Gross interest on bonds and dividends on stocks..	151,858.88	
Gross interest on deposits in trust companies and banks	3,718.90	
Gross interest from all other sources	5,670.88	
Gross rents, including $9,000.00 for company's occupancy of its own buildings	9,000.00	170,248.66
Received from head office during year		219,501.47
From agents' balances previously charged off		10.00
Total income		$ 3,316,737.37
Ledger assets December 31, 1908		4,856,581.28
Total		$ 8,173,318.65

DISBURSEMENTS.

Gross amount paid policy holders for losses	$ 1,735,807.38	
Deduct salvage, fire, $9,897.08; reinsurance, fire, $374,949.70	384,846.78	
Net amount paid policy holders for losses	$ 1,350,960.60	$ 1,350,960.60
Expenses of adjustment and settlement of losses		84,774.61
Commissions or brokerage		467,755.85
Salaries, $54,909.87; and expenses, $49,124.51 of special and general agents		104,034.38
Salaries, fees and other charges of officers, directors, trustees and home office employes		191,209.39
Rents, including $9,000.00 for company's occupancy of its own buildings		20,695.20
Advertising, $9,297.84; printing and stationery, $21,705.24		31,003.08
Postage, telegrams, telephone and express		26,179.88
Legal expenses		1,559.03
Furniture and fixtures		1,754.81
Maps, including corrections		8,906.29
Underwriters' boards and tariff associations		47,456.10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		24,974.11
Inspections and surveys		17,394.97
Repairs and expenses (other than taxes) on real estate		51.42
Taxes and real estate		2,936.57
State taxes on premiums		54,862.55
Insurance department licenses and fees		13,652.91
All other licenses, fees and taxes		14,079.94
Other disbursements		15,389.92
Remitted to head office during the year		758,626.60
Agents' balances charged off		1,336.07
Gross loss on sale or maturity of bonds,		6,922.70
Total disbursements		$ 3,196,516.98
Balance		$ 4,976,801.67

LEDGER ASSETS.

Book value of real estate	$ 115,000.00
Book value of bonds and stocks	4,157,059.06
Cash in company's office	502.67
Deposits in trust companies and banks not on interest	11,496.29
Deposits in trust companies and banks on interest	170,029.33

Agents' balances, representing business written subsequent to Oct. 1, last		488,935.47
Agents' balances, representing business written prior to Oct. 1, last		18,056.39
Bills receivable taken for fire risks		15,722.46
Total ledger assets		$ 4,976,801.67

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 43,264.18
Market value of real estate over book value		60,000.00
Other non-ledger assets		19,377.81
Gross assets		$ 5,099,443.66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 18,056.39	
Bills receivable, past due, taken for marine, inland and fire risks	15,722.46	
Book value of ledger assets over market value	132,494.06	$ 166,272.91
Total admitted assets		$ 4,933,170.75

LIABILITIES.

Gross losses adjusted and unpaid	$ 61,470.92	
Gross claims for losses in process of adjustment or in suspense	233,089.87	
Gross claims for losses resisted	86,064.04	
Total	$ 380,624.83	
Deduct reinsurance due or accrued	48,903.47	
Net amount of unpaid losses and claims		$ 331,721.36
Unearned premiums on outstanding risks		2,709,204.60
Salaries and other miscellaneous expenses due or accrued		33,556.37
State, county and municipal taxes, due or accrued		84,524.41
Return premiums		18,070.04
Total of all liabilities except capital		$ 3,177,093.97
Surplus as regards policy holders		1,756,093.97
Total liabilities		$ 4,933,170.75

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$533,546,429.00	$ 5,809,608.13
Written during the year	404,644,313.00	4,494,592.45
Total	$938,190,742.00	$ 10,304,200.58
Expired and terminated	383,536,246.00	4,285,332.88
In force at end of the year	$554,654,496.00	$ 6,018,867.70
Deduct amount reinsured	64,192,377.00	724,118.13
Net amount in force	$490,462,119.00	$ 5,294,749.57

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 44,125,812.57
Total losses (less reinsurance) paid from organization of the company	26,973,542.39
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	60,000.00
Fire losses (less reinsurance) incurred during the year	1,440,046.51

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $474,341.00 cancelled and reinsured	$ 1,162,470.55
Gross premiums, (less paid for reinsurance, $2,853.03; and less return premiums, $3,919.33)	18,660.25
Losses paid (less losses reinsured in other companies)	4,518.32
Losses incurred (less losses reinsured in other companies)	4,193.82

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

J. MONTGOMERY HARE, U. S. Manager.

INCOME.

Gross Premiums	$ 2,447,414.83	
Deduct gross reinsurance, fire, $443,807.92; return premiums, fire, $293,237.53	737,045.45	
Total premiums (other than perpetual)		$ 1,710,369.38
Gross interest on mortgage loans	1,750.00	
Gross interest on bonds and dividends on stocks	86,576.05	
Gross interest on deposits in trust companies and banks	1,640.94	
Gross interest from all other scurces	1,493.54	91,460.53
From agents' balances previously charged off		4.61
Gross profit on sale or maturity of bonds, $3,056.95; stocks, $15,609.89		18,666.84
Total income		$ 1,820,501.36
Ledger assets December 31, 1908		2,827,249.59
Total		$ 4,647,750.95

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,586,436.70	
Deduct salvage, fire, $6,842.11; reinsurance, fire, $347,221.42	354,063.53	
Net amount paid policy holders for losses	$ 1,232,373.17	$ 1,232,373.17
Expenses of adjustment and settlement of losses		56,936.32
Commissions or brokerage		323,456.13
Allowances to local agencies for miscellaneous agency expenses		283.68
Salaries, $31,573.23; and expenses, $23,596.29 of special and general agents		55,169.52

Salaries, fees and other charges of officers, directors, trustees and home office employes		124,438.28
Rents		22,742.91
Advertising, $3,772.83; printing and stationery, $14,904.01		18,676.84
Postage, telegrams, telephone and express		18,430.61
Legal expenses		14,917.85
Furniture and fixtures		4,515.58
Maps, including corrections		5,166.80
Underwriters' boards and tariff associations		27,445.87
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		19,358.47
Inspections and surveys		4,874.10
State taxes on premiums		33,231.39
Insurance department licenses and fees		15,822.51
All other licenses, fees and taxes		8,559.36
Other disbursements		135,772.66
Agents' balances charged off		46.69
Gross loss on sale or maturity of bonds		2,500.00
Total disbursements		$ 2,124,718.26
Balance		$ 2,523,032.69

LEDGER ASSETS.

Mortgage loans on real estate		$ 35,000.00
Book value of bonds and stocks		2,038,117.42
Cash in company's office		184.18
Deposits in trust companies and banks not on interest		4,789.75
Deposits in trust companies and banks on interest		173,844.28
Agents' balances, representing business written subsequent to Oct. 1, last		262,721.38
Agents' balances, representing business written prior to Oct. 1, last		7,077.71
Other ledger assets		1,297.97
Total ledger assets		$ 2,523,032.69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 145.83	
Interest due and accrued on bonds	20,971.24	$ 21,117.07
Market value of bonds and stocks over book value		55,789.58
Other non-ledger assets		1,468.54
Gross assets		$ 2,601,407.88

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 7,077.71	
		$ 7,077.71
Total admitted assets		2,594,330.17

LIABILITIES.

Gross losses adjusted and unpaid	$ 41,165.83	
Gross claims for losses in process of adjustment or in suspense	119,565.00	

Gross claims for losses resisted	30,650.00	
Total	$ 191,380.83	
Deduct reinsurance due or accrued	28,631.08	
Net amount of unpaid losses and claims		$ 162,749.75
Unearned premiums on outstanding risks		1,605,956.01
Salaries and other miscellaneous expenses due or accrued		1,121.72
State, county and municipal taxes, due or accrued		25,080.70
Commissions and other charges due or to become due to agents and broker		5,852.72
Return premiums		23,701.89
Total of all liabilities except capital		$ 1,824,462.29
Surplus as regards policy holders		769,867.88
Total liabilities		$ 2,594,330.17

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$355,418,961.00	$ 3,725,722.86
Written during the year	234,565,920.00	2,447,414.83
Total	$589,984,881.00	$ 6,173,137.69
Expired and terminated	243,632,458.00	2,578,772.39
In force at end of the year	$346,352,423.00	$ 3,594,365.30
Deduct amount reinsured	51,309,222.00	426,974.56
Net amount in force	$295,043,201.00	$ 3,167,390.74

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 41,966,722.49
Total losses (less reinsurance) paid from organization of the company	25,937,145.13
Largest gross aggregate amount insured in any one hazard	75,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	887,699.61

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $539,239.00 cancelled and reinsured	$ 1,215,516.00
Gross premiums, (less paid for reinsurance, $4,116,41; and less return premiums, $3,443.99)	18,705.13
Losses paid (less losses reinsured in other companies)	9,016.70
Losses incurred (less losses reinsured in other companies)	9,016.70

PALATINE INSURANCE COMPANY LTD.

LONDON, ENGLAND.

A. H. WRAY, U. S. Manager.

INCOME.

	Fire.
Gross premiums	$ 2,400,890.76

Deduct gross reinsurance, fire, $291,329.19; return premiums, fire, $435,213.82	726,543.01	
Total premiums (other than perpetual)	$ 1,674,347.75	$ 1,674,347.75
Gross interest on bonds and dividends on stocks	106,886.14	
Gross interest on deposits in trust companies and banks	3,562.48	
Gross interest from all other sources	288.89	
		$ 110,737.51
Received from home office		65,000.00
Gross increase, by adjustment, in book value of stocks		3,786.00
Total income		$ 1,853,871.26
Ledger assets December 31, 1908		3,002,783.51
Total		$ 4,856,654.77

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,000,952.47	
Deduct salvage, fire, $9,107.09: reinsurance, fire, $150,133.73	159,240.82	
Net amount paid policy holders for losses	$ 841,711.65	841,711.65
Expenses of adjustment and settlement of losses		27,313.10
Commissions or brokerage		351,749.24
Allowances to local agencies for miscellaneous agency expenses		1,450.83
Salaries, $12,662.58; and expenses, $9,961.03 of special and general agents		22,623.61
Salaries, fees and other charges of officers, directors, trustees and home office employes		68,646.72
Rents		8,799.25
Advertising, $1,325.25; printing and stationery,, $10,568.94		11,894.19
Postage, telegrams, telephone and express		10,725.68
Legal expenses		622.10
Furniture and fixtures		1,725.58
Maps, including corrections		3,424.42
Underwriters' boards and tariff associations		21,937.02
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		14,519.90
Inspections and surveys		18,865.26
State taxes on premiums		26,642.11
Insurance department licenses and fees		8,600.52
All other licenses, fees and taxes		8,215.46
Other disbursements		169,458.91
Gross loss on sale or maturity of bonds		247.84
Gross decrease, by adjustment, in book value of bonds, $5,860.28; stocks, $4,374.00		10,234.28
Total disbursements		$ 1,629,407.67
Balance		$ 3,227,247.10

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,707,019.71
Cash in company's office	73.55
Deposits in trust companies and banks not on interest	92,328.45
Deposits in trust companies and banks on interest	54,940.79

Agents' balances, representing business written subsequent to Oct. 1, 1909		353,624.12
Agents' balances, representing business written prior to Oct. 1, 1909		17,992.91
Bills receivable taken for fire risks		1,267.57
Total ledger assets		$ 3,227,247.10

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 30,860.36	
		$ 30,860.36
Market value of bonds and stocks over book value		7,300.29
Gross assets		$ 3,265,407.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1909	$ 17,992.91	
		$ 17,992.91
Total admitted assets		$ 3,247,414.84

LIABILITIES.

Gross losses adjusted and unpaid	$ 22,190.00	
Gross claims for losses in process of adjustment or in suspense	106,625.00	
Gross claims for losses resisted	317,243.87	
Total	$ 446,058.87	
Deduct reinsurance due or accrued	84,248.87	
Net amount of unpaid losses and claims		$ 361,810.00
Unearned premiums on outstanding risks		1,458,136.08
Salaries and other miscellaneous expenses due or accrued		1,750.00
State, county and municipal taxes, due or accrued		27,311.55
Commissions and other charges due or to become due to agents and broker		42,539.54
Return premiums and reinsurance premiums		40,501.49
Total of all liabilities except capital		$ 1,932,048.66
Surplus as regards policy holders		1,315,366.18
Total liabilities		$ 3,247,414.84

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$238,128,831.00	$ 2,863,163.45
Written during the year	207,645,623.00	2,400,890.76
Total	$445,774,454.00	$ 5,264,054.21
Expired and terminated	172,083,090.00	2,084,210.91
In force at end of the year	$273,691,364.00	$ 3,179,843.30
Deduct amount reinsured	33,220,583.00	414,439.77
Net amount in force	$240,470,781.00	$ 2,765,403.53

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 12,614,812.00
Total losses (less reinsurance) paid from organization of the company	7,598,402.00
Largest gross aggregate amount insured in any one hazard	87,500.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	787,147.48

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $400,126 cancelled and reinsured	$ 1,389,704.00
Gross premiums, (less paid for reinsurance, $3,559.40; and less return premiums, $1,769.80)	8,982.94
Losses paid (less losses reinsured in other companies)	1,107.05
Losses incurred (less losses reinsured in other companies)	1,207.05

PHOENIX ASSURANCE COMPANY, LTD.

LONDON, ENGLAND.

L. P. BAYARD, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 3,394,121.65	
Deduct gross reinsurance, fire, $489,817.49; return premiums, fire, $491,548.60	981,366.09	
Total premiums (other than perpetual)	$ 2,412,755.56	$ 2,412,755.56
Gross interest on bonds and dividends on stocks	100,108.60	
Gross interest on deposits in trust companies and banks	2,863.70	
		$ 102,972.30
From agents' balances previously charged off		20.00
Gross profit on sale or maturity of bonds		1,257.65
Gross increase, by adjustment, in book value of bonds		20,022.50
Total income		$ 2,537,028.01
Ledger assets December 31, 1908		3,174,307.13
Total		$ 5,711,335.14

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,476,102.31	
Deduct salvage, fire, $11,804.92; reinsurance, fire, $224,863.28	236,668.20	
Net amount paid policy holders for losses		$ 1,239,434.11
Expenses of adjustment and settlement of losses		49,132.13
Commissions or brokerage		484,935.78
Allowances to local agencies for miscelianeous agency expenses		12,802.80

Salaries, $68,193.20: and expenses, $33,186.82 of special and general agents		101,380.02
Salaries, fees and other charges of officers, directors, trustees and home office employes		127,549.24
Rents		21,721.37
Advertising, $2,311.15; printing and stationery, $17,919.36		20,230.51
Postage, telegrams, telephone and express		13,481.02
Legal expenses		1,405.28
Furniture and fixtures		2,165.11
Maps, including corrections		5,508.36
Underwriters' boards and tariff associations		23,556.65
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		11,616.33
Inspections and surveys		18,186.90
State taxes on premiums		38,736.35
Insurance department licenses and fees		9,117.99
All other licenses, fees and taxes		23,272.56
Other disbursements		118,776.93
Agents' balances charged off		562.96
Gross loss on sale or maturity of bonds		3,654.92
Gross decrease, by adjustment, in book value of bonds		27,137.35
Total disbursements		$ 2,354,364.67
Balance		$ 3,356,970.47

LEDGER ASSETS.

Book value of bonds and stocks		$ 2,787,966.00
Cash in company's office		1,042.77
Deposits in trust companies and banks not on interest		87,437.17
Deposits in trust companies and banks on interest		89,901.29
Agents' balances, representing business written subsequent to Oct. 1, last		387,517.89
Agents' balances, representing business written prior to Oct. 1, last		3,105.35
Total ledger assets		$ 3,356,970.47

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 37,094.88	
		$ 37,094.88
Other non-ledger assets		7,221.05
Gross assets		$ 3,401,286.40

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 3,105.35	
		$ 3,105.35
Total admitted assets		$ 3,398,181.05

LIABILITIES.

Gross losses adjusted and unpaid	$ 21,403.00	
Gross claims for losses in process of adjustment or in suspense	185,497.00	

Gross claims for losses resisted	19,110.00	
Total	$ 226,010.00	
Deduct reinsurance due or accrued	39,230.00	
Net amount of unpaid losses and claims		$ 186,780.00
Unearned premiums on outstanding risks		1,928,101.82
Salaries and other miscellaneous expenses due or accrued		213.64
State, county and municipal taxes due or accrued		26,500.00
Return premiums		7,545.92
Total of all liabilities except capital		$ 2,149,141.38
Surplus as regards policy holders		1,249,039.67
Total liabilities		$ 3,398,181.05

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$41..4,771,876.00	$ 4,388,183.71
Written during the year	312,801,202.00	3,894,121.65
Total	$727,573,078.00	$ 7,782,305.36
Expired and terminated	294,957,921.00	3,292,863.91
In force at end of the year	$432,615,157.00	$ 4,489,441.45
Deduct amount reinsured	79,845,467.00	744,609.98
Net amount in force	$352,769,690.00	$ 3,744,831.47

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 56,198,348.66
Total losses (less reinsurance) paid from organization of the company	37,116,099.73
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	50,000.00
Fire losses (less reinsurance) incurred during the year	1,232,827.73

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,049.057.00 cancelled and reinsured	$ 4,503,123.00
Gross premiums, (less paid for reinsurance, $5,878.48; and less return premiums, $9,392.86)	77,914.39
Losses paid (less losses reinsured in other companies)	43,168.51
Losses incurred (less losses reinsured in other companies)	43,461.51

PRUSSIAN NATIONAL INSURANCE COMPANY.

STETTIN, GERMANY.

HAROLD W. LETTON, U. S. Manager.

INCOME.

	Fire.
Gross premiums	$ 1,520,102.73

Deduct gross reinsurance, fire, $262,788.59; return premiums, fire, $213,568.52	476,357.11	
Total premiums (other than perpetual)	$ 1,043,745.62	$ 1,043,745.62
Gross interest on bonds and dividends on stocks	54,149.19	
Gross interest on deposits in trust companies and banks	666.21	
		$ 54,815.40
From agents' balances previously charged off		95.73
Total income		$ 1,098,656.75
Ledger assets December 31, 1908		1,605,625.67
Total		$ 2,704,282.42

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 559,748.55	
Deduct salvage, fire, $4,460.74; reinsurance, fire, $94,485.17	98,945.91	
Net amount paid policy holders for losses	$ 460,802.64	$ 460,802.64
Expenses of adjustment and settlement of losses		14,809.42
Commissions or brokerage		233,902.95
Salaries, $25,530.17; and expenses, $21,668.68 of special and general agents		47,198.85
Salaries, fees and other charges of officers, directors, trustees and home office employes		47,464.24
Rents		4,666.64
Advertising, $888.22; printing and stationery, $7,353.35		8,241.57
Postage, telegrams, telephone and express		10,207.71
Legal expenses		104.15
Furniture and fixtures		1,346.14
Maps, including corrections		4,733.64
Underwriters' boards and tariff associations		6,940.45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		11,038.91
Inspections and surveys		5,220.25
State taxes on premiums		18,855.88
Insurance department licenses and fees		4,767.45
All other licenses, fees and taxes		4,014.99
Other disbursements		3,609.08
Remitted to home office		926.41
Agents' balances charged off		1,298.19
Total disbursements		$ 890,149.56
Balance		$ 1,814,132.86

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,550,537.25
Cash in company's office	9.03
Deposits in trust companies and banks on interest	61,394.79
Agents' balances, representing business written subsequent to Oct. 1, last	197,201.71
Agents' balances, representing business written prior to Oct. 1, last	4,990.08
Total ledger assets	$ 1,814,132.86

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 15,632.05	
Gross assets		$ 15,632.05
		$ 1,829,764.91

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 4,990.08	
Book value of ledger assets over market value.	61,082.25	
Total admitted assets		$ 66,072.33
		$ 1,763,692.58

LIABILITIES.

Gross losses adjusted and unpaid	$ 61,948.78	
Gross claims for losses in process of adjusement or in suspense	56,527.00	
Gross claims for losses resisted	12,801.26	
Total	$ 1,312,277.04	
Deduct reinsurance due or accrued	25,224.44	
Net amount of unpaid losses and claims		$ 106,052.60
Unearned premiums on outstanding risks		1,022,078.20
Salaries and other miscellaneous expenses due or accrued		1,269.31
State, county and municipal taxes, due or accrued		20,000.00
Total of all liabilities except capital		$ 1,149,400.11
Surplus as regards policy holders		614,292.47
Total liabilities		$ 1,763,692.58

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$168,576,317.00	$ 2,051,365.80
Written during the year	131,807,569.00	1,520,102.73
Total	$300,383,886.00	$ 3,571,468.53
Expired and terminated	102,177,043.00	1,275,222.16
In force at end of the year	$198,206,843.00	$ 2,962,624.37
Deduct amount reinsured	27,425,951.00	358,928.33
Net amount in force	$170,780,892.00	$ 1,937,318.04

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 10,729,575.36
Total losses (less reinsurance) paid from organization of the company	6,268,790.88
Largest gross aggregate amount insured in any one hazard	50,000.00
Largest net aggregate amount insured in any one hazard	25,000.00
Fire losses (less reinsurance) incurred during the year	487,969.70

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $205,844 cancelled and reinsured	$ 573,540.00

Gross premiums, (less paid for reinsurance, $1,857.02; and less return premiums, $1,398.49)	9,895.83
Losses paid (less losses reinsured in other companies)	2,808.54
Losses incurred (less losses reinsured in other companies)	2,837.04

ROSSIA INSURANCE COMPANY.

ST. PETERSBURG, RUSSIA.

C. F. STURHAHN, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 4,846,342.11	
Deduct return premiums, fire, $891,809.66	891,809.66	
Total premiums (other than perpetual)		$ 3,954,532.45
Gross interest on bonds and dividends on stocks	$ 103,964.78	
Gross interest on deposits in trust companies and banks	6,513.02	
		$ 110,477.80
From other sources, viz: Received from home office		717.70
Total income		$ 4,065,727.95
Leger assets December 31, 1908		2,874,145.10
Total		$ 6,939,873.05

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,976,300.02	
Deduct salvage, fire, $18,600.55	18,600.55	
Net amount paid policy holders for losses		$ 1,957,699.47
Expenses of adjustment and settlement of losses		28,198.04
Commissions or brokerage		$ 1,103,527.43
Salaries, fees and other charges of officers, directors, trustees and home office employes		79,738.53
Rents		8,023.86
Advertising, $1,408.00; printing and stationery, $1,873.02		3,281.02
Postage, telegrams, telephone and express		2,103.17
Furniture and fixtures		2,142.45
Maps, including corrections		2,439.25
State taxes on premiums		2,679.64
Insurance department licenses and fees		2,712.85
All other licenses, fees and taxes		3,448.52
Other disbursements		433,823.02
Total disbursements		$ 3,629,817.25
Balance		$ 3,310,055.80

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,934,853.75
Deposits in trust companies and banks on interest	278,396.79

Agents' balances, representing business written subsequent to Oct. 1, last		96,805.26
Total ledger assets		$ 3,310,055.80

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 35,640.84	
Interest due and accrued on other assets	107.23	
		$ 35,748.07
Gross assets		$ 3,345,803.87

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	$ 29,393.75	$ 29,393.75
Total admitted assets		$ 3,316,410.12

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 522,912.00	
Net amount of unpaid losses and claims		$ 522,912.00
Unearned premiums on outstanding risks		2,273,208.75
Salaries and other miscellaneous expenses due or accrued		959.67
State, county and municipal taxes, due or accrued		7,000.00
Total of all liabilities except capital		$ 2,804,080.42
Surplus as regards policy holders		512,329.70
Total liabilities		$ 3,316,410.12

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$289,440,613.00	$ 3,862,025.51
Written during the year	410,152,868.00	4,846,342.11
Total	$699,593,481.00	$ 8,708,367.62
Expired and terminated	347,015,308.00	4,399,854.32
In force at end of the year	$352,578,173.00	$ 4,308,513.30

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 16,982,176.68
Total losses (less reinsurance) paid from organization of the company	9,395,559.59
Largest gross aggregate amount insured in any one hazard	36,500.00
Largest net aggregate amount insured in any one hazard	36,500.00
Fire losses (less reinsurnce) incurred during the year	2,080,351.47

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $688,408 cancelled and reinsured	$ 2,325,705.00
Gross premiums, (less return premiums, $8,607.57)	34,985.34
Losses paid (less losses reinsured in other companies)	16,523.30
Losses incurred (less losses reinsured in other companies)	17,854.30

ROYAL EXCHANGE ASSURANCE.

LONDON, ENGLAND.

U. C. CROSBY, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 2,305,534.76	
Deduct gross reinsurance, fire, $440,673.29; return premiums, fire, $441,795.82	882,469.11	
Total premiums (other than perpetual)		1,423,065.65
Gross interest on bonds and dividends on stocks	76,168.50	
Gross interest on deposits in trust companies and banks	1,169.57	
	$ 77,338.07	
Received from home office	272,307.24	
From agents' balances previously charged off	201.75	
Total income		$ 1,772,912.71
Ledger assets December 31, 1908		2,460,563.62
Total		$ 4,233,476.33

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,100,899.89	
Deduct salvage, fire, $10,238.25; reinsurance, fire, $220,952.99	231,191.24	
Net amount paid policy holders for losses	$ 869,708.65	$ 869,708.65
Expenses of adjustment and settlement of losses		18,013.64
Commissions or brokerage		347,135.08
Allowances to local agencies for miscellaneous agency expenses		5,467.02
Salaries, $36,957.58; and expenses, $27,075 06 of special and general agents		64,032.64
Salaries, fees and other charges of officers, directors, trustees and home office employes		68,011.70
Rents		7,856.00
Advertising, $3,479; printing and stationery, $7,841.62		11,320.62
Postage, telegrams, telephone and express		10,675.32
Legal expenses		2,634.42
Furniture and fixtures		573.61
Maps, including corrections		3,730.07
Underwriters' boards and tariff associations		16,293.75
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		15,803.95
Inspections and surveys		8,278.15
State taxes on premiums		30,476.45
Insurance department licenses and fees		7,754.43
All other licenses, fees and taxes		5,084.28
Other disbursements		453,894.99
Agents' balances charged off		647.85
Total disbursements		$ 1,947,392.62
Balance		$ 2,286,083.71

LEDGER ASSETS.

Book value of bonds and stocks		$ 2,002,992.80
Cash in company's office		75.00
Deposits in trust companies and banks on interest		43,899.99
Agents' balances, representing business written subsequent to Oct. 1, last		238,019.79
Agents' balances, representing business written prior to Oct. 1, last		1,096.13
Total ledger assets		$ 2,286,083.71

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 23,417.36	
		$ 23,417.36
Gross assets		$ 2,309,501.07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 1,096.13	
Book value of bonds over market value	82,140.30	83,236.43
Total admitted assets		$ 2,226,264.64

LIABILITIES.

Gross losses adjusted and unpaid	$ 24,138.14	
Gross claims for losses in process of adjusement or in suspense	126,411.00	
Gross claims for losses resisted	36,719.00	
Total	$ 187,268.14	
Deduct reinsurance due or accrued	40,757.68	
Net amount of unpaid losses and claims		$ 146,510.46
Unearned premiums on outstanding risks		1,224,768.61
State, county and municipal taxes, due or accrued		25,000.00
Return premiums		11,642.86
Total of all liabilities except capital		$ 1,407,921.93
Surplus as regards policy holders		818,342.71
Total liabilities		$ 2,226,264.64

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$299,672,197.00	$ 3,058,604.06
Written during the year	214,666,060.00	2,305,534.76
Total	$514,338,257.00	$ 5,364,138.82
Expired and terminated	234,920,157.00	2,479,627.71
In force at end of the year	$279,418,100.00	$ 2,884,511.11
Deduct amount reinsured	56,509,925.00	552,858.31
Net amount in force	$222,908,175.00	$ 2,331,652.80

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 15,123,429.75
Total losses (less reinsurance) paid from organization of the company	11,253,623.47
Largest gross aggregate amount insured in any one hazard	125,000.00
Largest net aggregate amount insured in any one hazard	60,000.00
Fire losses (less reinsurance) incurred during the year	947,259.23

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $456,023.00 cancelled and reinsured	$ 479,044.00
Gross premiums, (less paid for reinsurance, $2,232.95; and less return premiums, $4,173.36)	9,676.96
Losses paid (less losses reinsured in other companies)	10,916.23
Losses incurred (less losses reinsured in other companies)	12,816.23

ROYAL INSURANCE COMPANY, LTD.

LIVERPOOL, ENGLAND.

E. F. BEDDALL, U. S. Gen. Atty.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 10,454,030.04	$ 22,486.52	
Deduct gross reinsurance, fire, $1,464,611.22; return premiums, fire, $1,643,142.56	3,107,753.78		
Total premiums (other than perpetual)	$ 7,346,276.26	$ 22,486.52	$ 7,368,762.78
Deposit premiums on perpetual risks (gross)			.18
Gross interest on mortgage loans		28,025.04	
Gross interest on bonds and dividends on stocks		214,262.89	
Gross interest on deposits in trust companies and banks		7,127.25	
Gross interest from all other sources		12.00	
Gross rents, including $51,283.95 for company's occupancy of its own buildings	344,045.04		593,472.22
Received from home office			687.10
From agents' balances previously charged off			30.41
Gross profit on sale or maturity of bonds			33,937.50
Gross increase, by adjustment, in book value of bonds			2,500.00
Total income			$ 7,999,390.19
Ledger assets December 31, 1908			11,071,943.65
Total			$ 19,071,333.84

DISBURSEMENTS.

	Fire.	Marine.
Gross amount paid policy holders for losses	$ 4,386,348.23	$ 1,469.94

Deduct salvage, fire, $44,418.79: reinsurance, fire, $785,945.03	830,363.82		
Net amount paid policy holders for losses	$ 3,555,984.41	$ 1,469.94	$ 3,557,454.35
Expenses of adjustment and settlemnt of losses			88,688.87
Commissions or brokerage			1,258,986.32
Allowances to local agencies for miscellaneous agency expenses			9,156.18
Salaries, $146,177.39; and expenses, $100,597.68 of special and general agents			246,775.07
Salaries, fees and other charges of officers, directors, trustees and home office employes			537,601.53
Rents, including $51,283.95 for company's occupancy of its own buildings			80,463.95
Advertising, $32,370.14; printing and stationery, $54,239.12			86,609.26
Postage, telegrams, telephone and express			61,850.09
Legal expenses			1,985.23
Furniture and fixtures			20,270.04
Maps, including corrections			12,283.72
Underwriters' boards and tariff associations			79,386.63
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			66,932.69
Inspections and surveys			49,603.12
Repairs and expenses (other than taxes) on real estate			135,275.07
Taxes on real estate			47,388.39
State taxes on premiums			128,133.14
Insurance department licenses and fees			21,635.74
All other licenses, fees and taxes			19,474.12
Other disbursements			40,228.07
Remitted to home office			1,308,516.45
Deposit premiums returned			2,401.29
Agents' balances charged off			1,021.23
Gross decrease. by adjustment, in book value of real estate, $226.15; bonds, $8,480.00			8,706.15
Total disbursements			$ 7,870,826.70
Balance			$ 11,200,507.14

LEDGER ASSETS.

Book value of real estate	$ 4,152,290.42
Mortgage loans on real estate	495,800.00
Book value of bonds and stocks	5,034,285.43
Cash in company's office	4,757.15
Deposits in trust companies and banks not on interest	1,431.86
Deposits in trust companies and banks on interest	276,658.96
Agents' balances, representing business written subsequent to Oct. 1, last	1,211,437.02
Agents' balances, representing business written prior to Oct. 1, last	23,846.30
Total ledger assets	$ 11,200,507.14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 10,232.80	
Interest due and accrued on bonds	57,271.25	
Rents due and accrued on company's property or lease	16,508.20	$ 84,012.25

Other non-ledger assets		64,105.70
Gross assets		$ 11,348,625.09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 23,846.30	
Book value of ledger assets over market value	1,210.53	$ 25,056.83
Total admitted assets		$ 11,323,568.26

LIABILITIES.

Gross losses adjusted and unpaid	$ 99,317.26	
Gross claims for losses in process of adjustment or in suspense	513,038.09	
Gross claims for losses resisted	102,555.88	
Total	$ 714,911.23	
Deduct reinsurance due or accrued	138,175.24	
Net amount of unpaid losses and claims		$ 576,735.99
Unearned premiums on outstanding risks		7,176,390.67
Reclaimable on perpetual fire insurance policies being 95 per cent. of premium or deposit received		97,540.72
Interest due or accrued		92,495.00
Salaries and other miscellaneous expenses due or accrued		56,432.17
State, county and municipal taxes, due or accrued		160,794.23
Commissions and other charges due or to become due to agents and broker		24,161.20
Return premiums		128,097.34
Total of all liabilities except capital		$ 8,312,647.32
Surplus as regards policy holders		3,010,920.94
Total liabilities		$ 11,323,568.26

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$1,563,047,252.28	$ 16,522,270.62
Written during the year	951,910,163.03	$ 10,454,030.04
Total	$2,514,957,415.31	$ 26,976,300.66
Expired and terminated	963,499,324.36	10,541,171.58
In force at end of the year	$1,551,458,090.95	$ 16,435,129.08
Deduct amount reinsured	218,645,570.10	2,543,001.62
Net amount in force	$1,332,812,520.85	$ 13,892,127.46

	Marine.	Gross Premiums.
Written during the year	$ 14,099,640.00	$ 22,486.52
Total	$ 14,099,640.00	$ 22,486.52
Expired and terminated	13,546,159.00	10,411.53
In force at end of the year	$ 553,481.00	$ 12,074.99

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$140,038,791.04
Total losses (less reinsurance) paid from organization of the company	82,122,374.73
Largest gross aggregate amount insured in any one hazard	230,000.00
Largest net aggregate amount insured in any one hazard	150,000.00
Fire losses (less reinsurance) incurred during the year	3,471,385.61
Inland marine losses incurred during the year	13,566.94
Ocean marine losses incurred during the year	84,930.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $1,228,742.00 cancelled and reinsured	$ 3,755,090.50
Gross premiums, (less paid for reinsurance, $7,904.36; and less return premiums, $10,815.21)	63,174.96
Losses paid (less losses reinsured in other companies)	25,154.73
Losses incurred (less losses reinsured in other companies)	21,856.73

RUSSIAN RE-INSURANCE COMPANY.

ST. PETERSBURG, RUSSIA.

PAUL E. RASOR, U. S. Manager.

INCOME.

	Fire.	
Gross Premiums	$ 1,209,812.15	
Deduct gross return premiums, fire	224,055.98	
Total premiums (other than perpetual)	$ 985,756.17	$ 985,756.17
Gross interest on bonds and dividends on stocks	28,173.81	
Gross interest on deposits in trust companies and banks	2,332.07	30,505.88
Gross profit on sale or maturity of bonds		5,605.90
Total income		$ 1,021,867.95
Ledger assets December 31, 1908		787,419.07
Total		$ 1,809,287.02

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 380,972.75	
Deduct salvage, fire	1,743.58	
Net amount paid policy holders for losses	$ 379,229.17	$ 379,229.17
Commissions or brokerage		286,890.15
Salaries, fees and other charges of officers, directors, trustees and home office employes		500.00
Postage, telegrams, telephone and express		40.02
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,475.29
State taxes on premiums		12,175.63
Insurance department licenses and fees		2,078.06

Other disbursements, viz: remittance to home office		105,931.05
Total disbursements		$ 789,319.37
Balance		$ 1,019,967.65

LEDGER ASSETS.

Book value of bonds and stocks		$ 897,075.58
Deposits in trust companies and banks on interest		873.50
Agents' balances, representing business written subsequent to Oct. 1, last		35,542.00
Total ledger assets		$ 1,019,967.65

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 6,740.81
Gross assets		$ 1,026,708.46

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value		$ 7,075.58
Total admitted assets		$ 1,019,632.88

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 68,011.00	
Net amount of unpaid losses and claims		$ 68,011.00
Unearned premiums on outstanding risks		609,420.50
State, county and municipal taxes, due or accrued		16,154.36
Total of all liabilities except capital		$ 693,585.86
Surplus as regards policy holders		326,047.02
Total liabilities		$ 1,019,632.88

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 66,916,294.00	$ 723,705.61
Written during the year	115,204,789.00	1,209,812.15
Total	$182,121,083.00	$ 1,933,517.76
Expired and terminated	75,004,763	798,955.32
In force at end of the year	$107,116,320.00	$ 1,134,562.44
Net amouht in force	$107,116,320.00	$ 1,134,562.44

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 2,164,511.82
Total losses (less reinsurance) paid from organization of the company	729,116.25
Largest gross aggregate amount insured in any one hazard	25,000.00

Largest net aggregate amount insured in any one hazard.....	25,000.00
Fire losses (less reinsurance) incurred during the year.....	400,058.17

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $19,083.00 cancelled and reinsured.....	$ 127,190.00
Gross premiums, (less return premiums $388.50).....	2,053.66
Losses paid (less losses reinsured in other companies).....	93.50
Losses incurred (less losses reinsured in other companies).....	95.50

SALAMANDRA INSURANCE COMPANY.

ST. PETERSBURG, RUSSIA.

ALBERT WILCOX, U. S. Manager.

INCOME.

	Fire.	
Gross Premiums	$ 4,391,345.22	
Deduct gross reinsurance, fire, $2,150,622.66; return premiums, fire, $831,298.27	2,981,920.93	
Total premiums (other than perpetual).....	$ 1,409,424.29	$ 1,409,424.29
Gross interest on bonds and dividends on stocks	77,930.99	
Gross interest on deposits in trust companies and banks	6,423.80	84,354.79
Gross profit on sale or maturity of bonds		9,334.37
Gross increase, by adjustment, in book value of bonds.....		7,572.50
Total income		$ 1,510,685.95
Ledger assets December 31, 1908.....		2,416,423.74
Total		$ 3,927,109.69

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses.....	$ 1,400,589.75	
Deduct salvage, or reinsurance	397,993.71	
Net amount paid policy holders for losses....	$ 1,002,596.04	$ 1,002,596.04
Commissions or brokerage		590,750.94
Salaries, fees and other charges of officers, directors, trustees and home office employes		1,261.92
Advertising, printing and stationery.....		117.96
Legal expenses		384.68
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		964.02
State taxes on premiums.....		275.39
Insurance department licenses and fees		728.06
All other licenses, fees and taxes		580.83
Remittance to home office		430,000.00
Gross loss on sale or maturity of bonds.....		1,243.75
Gross decrease, by adjustment, in book value of bonds.....		6,646.25
Total disbursements		$ 2,035,559.84
Balance		$ 1,891,559.85

LEDGER ASSETS.

Book value of bonds and stocks		$ 1,530,180.00
Deposits in trust companies and banks on interest		44,380.54
Agents' balances, representing business written prior to Oct. 1, last		279,255.05
Other ledger assets		37,744.26
Total ledger assets		$ 1,891,559.85

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 19,810.84
Gross assets	$ 1,911,370.69

LIABILITIES.

Gross losses adjusted and unpaid	$ 130,173.40	
Gross claims for losses in process of adjustment or in suspense	388,460.00	
Total	$ 518,633.40	
Deduct reinsurance due or accrued	165,628.00	
Net amount of unpaid losses and claims		$ 353,005.40
Unearned premiums on outstanding risks		907,870.62
Cash dividends remaining unpaid to stockholders		3,500.00
Total of all liabilities except capital		$ 1,264,376.02
Surplus as regards policy holders		646,994.67
Total liabilities		$ 1,911,370.69

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$268,257,215.00	$ 3,207,728.09
Written during the year	294,946,259.00	3,560,046.95
Total	$563,203,474.00	$ 6,767,775.04
Expired and terminated	199,431,427.00	2,499,222.49
In force at end of the year	$333,772,047.00	$ 4,268,552.55
Deduct amount reinsured	217,738,890.00	2,503,429.44
Net amount in force	$146,033,157.00	$ 1,765,123.11

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 13,167,775.63
Total losses (less reinsurance) paid from organization of the company	$ 7,067,434.12
Largest gross aggregate amount insured in any one hazard	40,000.00
Largest net aggregate amount insured in any one hazard	20,000.00
Fire losses (less reinsurance) incurred during the year	1,097,030.40

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $10,625.23 cancelled and reinsured	$ 867,236.00

Gross premiums, (less paid for reinsurance, $9,405.12 and less return premiums, $5,752.12)	14,304.05
Losses paid (less losses reinsured in other companies)	5,612.85
Losses incurred (less losses reinsured in other companies)	5,986.85

SCOTTISH UNION & NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.
JAMES H. BREWSTER, U. S. Manager.

INCOME.

	Fire.	
Gross Premiums	$ 3,395,977.13	
Deduct gross reinsurance, fire, $785,259.46; return, premiums, fire, $542,535.42	1,327,794.88	
Total premiums (other than perpetual)		$ 2,068,182.25
Gross interest on mortgage loans	19,941.11	
Gross interest on bonds and dividends on stocks	166,512.04	
Gross interest on deposits in trust companies and banks	2,169.00	
Gross interest from all other sources	82.27	
Gross rents	5,704.90	194,409.32
Received from home office		69,193.08
From agents' balances previously charged off		20.40
Gross profit on sale or maturity of real estate, $394.65; bonds, $875.00		1,269.65
Gross increase, by adjustment, in book value of bonds		152.50
Total income		$ 2,333,227.20
Ledger assets December 31, 1908		5,067,359.07
Total		$ 7,400,586.27

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 1,278,318.87	
Deduct salvage, fire, $4,752.05; reinsurance, fire, $320,544.81	325,296.86	
Net amount paid policy holders for losses		$ 953,022.01
Expenses of adjustment and settlement of losses		20,629.03
Commissions or brokerage		443,129.64
Allowances to local agencies for miscellaneous agency expenses		9,581.93
Salaries, $37,191.66; and expenses, $31,347.20 of special and general agents		68,538.86
Salaries, fees and other charges of officers, directors, trustees and home office employes		74,378.23
Rents		6,534.78
Advertising, $1,688.65; printing and stationery, $16,358.69		18,047.34
Postage, telegrams, telephone and express		16,654.03
Legal expenses		1,012.35
Furniture and fixtures		2,073.92
Maps, including corrections		5,875.99
Underwriters' boards and tariff associations		27,767.40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		24,282.03
Inspections and surveys		4,067.80

Repairs and expenses (other than taxes) on real estate	3,360.81
Taxes on real estate	1,341.61
State taxes on premiums	34,443.40
Insurance department licenses and fees	9,557.37
All other licenses, fees and taxes	7,196.87
Other disbursements	3,106.52
Remitted to home office	661,024.37
Agents' balances charged off	959.64
Gross loss on sale or maturity of real estate, $982.32; bonds, $5,457.50	6,439.82
Gross decrease, by adjustment, in book value of real estate	7,681.59
Total disbursements	$ 2,410,707.34
Balance	$ 4,989,878.93

LEDGER ASSETS.

Book value of real estate	$ 68,437.16
Mortgage loans on real estate	362,875.00
Book value of bonds and stocks	4,104,899.68
Deposits in trust companies and banks not on interest	1,184.50
Deposits in trust companies and banks on interest	108,739.25
Agents' balances, representing business written subsequent to Oct. 1, last	335,192.75
Agents' balances, representing business written prior to Oct. 1, last	8,550.59
Total ledger assets	$ 4,989,878.93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 7,406.88	
Interest due and accrued on bonds	57,048.71	
Interest due and accrued on other assets	269.00	
		$ 64,724.59
Gross assets		$ 5,054,603.52

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 8,550.59	
Book value of ledger assets over market value	197,920.93	$ 206,471.52
Total admitted assets		$ 4,848,132.00

LIABILITIES.

Gross losses adjusted and unpaid	$ 74,503.27	
Gross claims for losses in process of adjustment or in suspense	184,356.15	
Gross claims for losses resisted	27,856.00	
Total	$ 286,715.42	
Deduct reinsurance due or accrued	82,749.79	
Net amount of unpaid losses and claims		$ 203,965.63
Unearned premiums on outstanding risks		1,926,970.53
Salaries and other miscellaneous expenses due or accrued		10,000.00

State, county and municipal taxes, due or accrued.....	25,000.00
Total of all liabilities except capital.....	$ 2,165,936.16
Surplus as regards policy holders	2,682,195.84
Total liabilities	$ 4,848,132.00

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908.....	$430,729,370.00	$ 4,261,326.13
Written during the year	338,246,490.00	3,395,977.13
Total	$768,975,860.00	$ 7,657,303.26
Expired and terminated.....	305,195,391.00	3,080,306.97
In force at end of the year.....	$463,780,469.00	$ 4,576,996.29
Deduct amount reinsured	122,283,543.00	862,350.17
Net amount in force	$341,496.926.00	$ 3,714,646.12

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company.....	$ 39,528,032.28
Total losses (less reinsurance) paid from organization of the company	23,462,955.14
Largest gross aggregate amount insured in any one hazard....	200,000.00
Largest net aggregate amount insured in any one hazard.....	25,000.00
Fire losses (less reinsurance incurred during the year.....	1,000,627.22

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $230,837.00 cancelled and reinsured.....	$ 845,941.00
Gross premiums, (less paid for reinsurance, $1,508.61; and less return premiums, $1,961.66)	13,139.31
Losses paid (less losses reinsured in other companies).....	3,101.52
Losses incurred (less losses reinsured in other companies).....	3,152.02

SKANDIA INSURANCE COMPANY.

STOCKHOLM, SWEDEN.

C. F. SHALLCROSS, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 1,380,107.74	
Deduct return premiums, fire, $275,381.21.....	275,381.21	
Total premiums (other than perpetual).....		$ 1,104,726.53
Gross interest on bonds and dividends on stocks..	$ 37,052.10	
Gross interest on deposits in trust companies and banks	4,816.25	
		$ 41,868.35
Total income		$ 1,146,594.88

Ledger assets December 31, 1908		1,339,921.88
Total		$ 2,486,516.76

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses	$ 609,882.34	
Deduct salvage, fire, $6,277.58	6,277.58	
Net amount paid policy holders for losses		$ 603,604.76
Expenses of adjustment and settlement of losses		12,791.83
Commissions or brokerage		344,686.91
Salaries, fees and other charges of officers, directors, trustees and home office employes		981.35
Avertising, printing and stationery		30.00
Postage, telegrams, telephone and express		9.12
All other licenses, fees and taxes		818.80
Remitted to home office		156,387.94
Miscellaneous expenses		5,805.39
Gross decrease, by adjustment, in book value of bonds		2,504.67
Total disbursements		$ 1,127,620.77
Balance		$ 1,358,895.99

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,125,259.51
Deposits in trust companies and banks on interest	168,262.55
Agents' balances, representing business written subsequent to Oct. 1, last	65,373.93
Total ledger assets	$ 1,358,895.99

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 10,341.68	
		$ 10,341.68
Gross assets		$ 1,369,237.67

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.	$ 50,054.76	$ 50,054.76
Total admitted assets		$ 1,319,182.91

LIABILITIES.

Gross losses adjusted and unpaid	$ 66,998.26	
Gross claims for losses in process of adjustment or in suspense	102,008.99	
Gross claims for losses resisted	4,450.19	
Total	$ 173,457.44	
Net amount of unpaid losses and claims		$ 173,457.44
Unearned premiums on outstanding risks		789,397.23
State, county and municipal taxes, due or accrued		19,333.00
Total of all liabilities except capital		$ 982,187.67

Surplus as regards policy holders	336,995.24
Total liabilities	$ 1,319,182.91

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$113,474,848.00	$ 1,434,259.73
Written during the year	118,366,645.00	1,380,107.74
Total	$231,841,493.00	$ 2,814,367.47
Expired and terminated	112,501,933.00	1,311,331.49
In force at end of the year	$119,339,560.00	$ 1,503,035.98

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 8,409,888.74
Total losses (less reinsurance) paid from organization of the company	5,076,011.67
Largest gross aggregate amount insured in any one hazard	20,000.00
Largest net aggregate amount insured in any one hazard	20,000.00
Fire losses (less reinsurance) incurred during the year	617,477.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $89,766.20 cancelled and reinsured	$ 448,831.00
Gross premiums, (less return premiums, $1,458.07)	7,290.34
Losses paid (less losses reinsured in other companies)	3,077.92
Losses incurred (less losses reinsured in other companies)	2,740.92

SUN INSURANCE OFFICE.

LONDON, ENGLAND.

J. J. GUILE, U. S. Manager.

INCOME.

	Fire.	
Gross premiums	$ 3,824,150.50	
Deduct gross reinsurance, fire, $167,757.54; return premiums, fire, $579,274.06	747,031.60	
Total premiums (other than perpetual)		$ 3,077,118.90
Gross interest on mortgage loans	$ 1,250.00	
Gross interst on bonds and dividends on stocks	130,781.70	
Gross interest on deposits in trust companies and banks	7,323.18	
Gross rents	23,085.46	$ 162,440.34
Received from home office		6,354.93
Gross profit on sale or maturity of bonds		13,186.93
Total income		$ 3,259,101.10
Ledger assets December 31, 1908		3,959,260.73
Total		$ 7,218,361.83

DISBURSEMENTS.

	Fire.	
Gross amount paid policy holders for losses....	$ 1,496,956.92	
Deduct salvage, fire, $7,883.57; reinsurance, fire, $65,306.69	73,190.26	
Net amount paid policy holders for losses.....		$ 1,423,766.66
Expenses of adjustment and settlement of losses.....		34,632.51
Commissions or brokerage		680,505.66
Allowances to local agencies for miscellaneous agency expenses..		9,094.36
Salaries and expenses, of special and general agents.....		69,706.45
Salaries, fees and other charges of officers, directors, trustees and home office employes		147,506.16
Rents, including $15,800 for company's occupancy of its own buildings		21,380.00
Advertising, $14,120.11: printing and stationery, $25,588.63.....		39,708.74
Postage, telegrams, telephone and express.....		20,886.76
Legal expenses		1,760.96
Furniture and fixtures		1,414.02
Maps, including corrections		6,440.57
Underwriters' boards and tariff associations		50,067.02
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		28,790.41
Inspections and surveys		3,746.03
Repairs and expenses (other than taxes) on real estate.....		7,683.27
Taxes on real estate		4,815.45
State taxes on premiums		44,253.65
Insurance department licenses and fees.....		11,768.92
All other licenses, fees and taxes.....		11,047.25
Remitted to home office		411,376.45
Gross loss on sale or maturity of bonds.....		14,095.39
Total disbursements		$ 3,044,446.69
Balance		$ 4,173,915.14

LEDGER ASSETS.

Book value of real estate	$ 290,637.79
Mortgage loans on real estate	25,000.00
Book value of bonds and stocks	3,124,682.14
Cash in company's office	679.24
Deposits in trust companies and banks not on interest.....	71,336.93
Deposits in trust companies and banks on interest.....	227,830.04
Agents' balances, representing business written subsequent to Oct. 1, last	425,073.85
Agents' balances, representing business written prior to Oct. 1, last	8,675.15
Total ledger assets	$ 4,173,915.14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 208.33	
Interest due and accrued on bonds	39,108.70	
Rents due and accrued on company's property or lease	1,316.67	$ 40,633.70
Market value of bonds and stocks over book value.....		50,563.16
Gross assets		$ 4,265,112.00

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 8,675.15	
Book value of ledger assets over market value..	19,637.79	$ 28,312.94
Total admitted assets		$ 4,236,799.06

LIABILITIES.

Gross losses adjusted and unpaid	$ 81,371.00	
Gross claims for losses in process of adjustment or in suspense	166,842.00	
Gross claims for losses resisted	8,606.00	
Total	$ 256,819.00	
Deduct reinsurance due or accrued	12,750.00	
Net amount of unpaid losses and claims		$ 244,069.00
Unearned premiums on outstanding risks		2,665,967.52
Salaries and other miscellaneous expenses due or accrued		2,272.44
State, county and municipal taxes, due or accrued		61,542.38
Reinsurance premiums		7,728.00
Total of all liabilities except capital		$ 2,981,579.34
Surplus as regards policy holders		1,255,219.72
Total liabilities		$ 4,236,799.06

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$ 473,232,761.00	$ 5,032,123.33
Written during the year	348,567,911.00	3,824,150.50
Total	$821,800,672.00	$ 8,856,273.83
Expired and terminated	313,453,565.00	3,460,160.94
In force at end of the year	$508,347,107.00	$ 5,396,112.89
Deduct amount reinsured	25,894,352.00	254,828.49
Net amount in force	$482,452,755.00	$ 5,141,284.40

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 48,872,069.24
Total losses (less reinsurance) paid from organization of the company	29,801,751.75
Largest gross aggregate amount insured in any one hazard	100,000.00
Largest net aggregate amount insured in any one hazard	100,000.00
Fire losses (less reinsurance) incurred during the year	1,443,640.66

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $597,501 cancelled and reinsured	$ 1,590,855.00
Gross premiums, (less paid for reinsurance, $1,752.88; and less return premiums, $6,688.50)	25,896.95
Losses paid (less losses reinsured in other companies)	7,131.40
Losses incurred (less losses reinsured in other companies)	10,298.40

UNION MARINE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

FRANZ HERRMANN, U. S. Manager.

INCOME.

	Marine.	
Gross premiums	$ 1,387,218.43	
Deduct gross reinsurance, marine and inland, $587,642.40; return premiums, marine and inland, $67,857.88	655,500.28	
Total premiums (other than perpetual)	$ 731,718.15	$ 731,718.15
Gross interest on bonds and dividends on stocks	18,745.00	
Gross interest on deposits in trust companies and banks	1,168.26	
		$ 19,913.26
Remittance from home office		20,619.48
Total income		$ 772,250.89
Ledger assets December 31, 1908		665,213.98
Total		$ 1,437,464.87

DISBURSEMENTS.

	Marine.	
Gross amount paid policy holders for losses	$ 984,094.98	
Deduct salvage, marine and inland, $54,308.76; reinsurance, marine and inland, $415,162.67	469,471.43	
Net amount paid policy holders for losses	$ 514,623.55	$ 514,623.55
Commissions or brokerage		117,491.47
Allowances to local agencies for miscellaneous agency expenses		4,460.08
Salaries and expenses of special and general agents		6,431.51
Salaries, fees and other charges of officers, directors, trustees and home office employes		41,062.41
Rents		4,794.30
Advertising, printing and stationery		6,104.49
Postage, telegrams, telephone and express		2,074.70
Legal expenses		171.39
Furniture and fixtures		719.73
Underwriters' boards and tariff associations		2,766.86
Inspections and surveys		791.05
State taxes on premiums		20,445.25
Insurance department licenses and fees		4,009.60
Remittance to head office		42,071.17
Agents' balances charged off		701.90
Total disbursements		$ 768,719.46
Balance		$ 668,745.41

LEDGER ASSETS.

Book value of bonds and stocks	$ 507,359.97
Deposits in trust companies and banks on interest	41,929.71
Agents' balances, representing business written subsequent to Oct. 1, last	111,230.98

Agents' balances, representing business written prior to Oct. 1, last		4,492.02
Bills receivable taken for marine and inland risks		3,287.38
Other ledger assets		445.35
Total ledger assets		$ 668,745.41

NON-LEDGER ASSETS.

Interest due and accrued or bonds	$ 4,921.67	
		$ 4,921.67
Gross assets		$ 763,667.08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 4,492.02	
Book value of ledger assets over market value	749.97	$ 5,241.99
Total admitted assets		$ 668,425.09

LIABILITIES.

Gross claims for losses in process of adjustment or in suspense	$ 106,824.22	
Gross claims for losses resisted	27,803.04	
Total	$ 134,627.26	
Deduct reinsurance due or accrued	55,537.24	
Net amount of unpaid losses and claims		$ 79,090.02
Unearned premiums on outstanding risks		175,029.18
Salaries and other miscellaneous expenses due or accrued		500.00
State, county and municipal taxes, due or accrued		20,000.00
Total of all liabilities except capital		$ 274,619.20
Surplus as regards policy holders		393,805.89
Total liabilities		$ 668,425.09

RISKS AND PREMIUMS.

	Marine.	Gross Premiums.
In force December 31, 1908	$ 23,315,786.00	$ 379,035.65
Written during the year	229,733,499.00	1,378,218.43
Total	$253,049,285.00	$ 1,766,254.08
Expired and terminated	231,264,364.00	1,279,834.10
In force at end of the year	$ 21,784,921.00	$ 486,419.98
Deduct amount reinsured	5,208,337.00	165,146.57
Net amount in force	$ 16,576,584.00	$ 321,273.41

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 10,794,938.58
Total losses (less reinsurance) paid from organization of the company	3,268,729.06

Largest gross aggregate amount insured in any one hazard.....	20,000.00
Largest net aggregate amount insured in any one hazard.....	15,000.00
Ocean marine losses incurred during the year.....	480,274.45

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

		Marine.
Risks written, less $1500 cancelled and reinsured.....	$	14,250.00
Gross premiums		765.74

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

GEORGE A. COX, President. C. FOSTER, Secretary.

INCOME.

	Fire.	Marine.	
Gross Premiums	$ 2,073,079.40	$ 409,952.30	
Deduct gross reinsurance, fire, $290,315.11; marine and inland, $108,351.94; return premiums, fire, $322,444.96; marine and inland, $18,565.85..	612,760.07	126,917.79	
Total premiums (other than perpetual)	$ 1,460,319.33	$ 283,034.51	$ 1,743,353.84
Gross interest on bonds and dividends on stocks..		76,821.34	
Gross interest on deposits in trust companies and banks		4,932.30	
Gross interest from all other sources.....		549.44	82,303.08
Total income			$ 1,825,656.92
Ledger assets December 31, 1908.....			2,246,769.56
Total			$ 4,072,426.48

DISBURSEMENTS.

	Fire.	Marine.	
Gross amount paid policy holders for losses.....	$ 823,408.81	$ 344,104.27	
Deduct salvage, fire, $6,675.32; marine and inland, $42,-931.96; reinsurance, fire, $128,357.32; marine and inland, $82,005.06.....	135,032.64	124,937.02	
Net amount paid policy holders for losses.....	$ 688,376.17	$ 219,107.25	$ 907,543.42
Expenses of adjustment and settlement of losses.....			13,767.39
Commissions or brokerage.....			371,350.17
Salaries, $31.450.55; and expenses, $43,051.80 of special and general agents			74,502.35
Salaries, fees and other charges of officers, directors, trustees and home office employes			86,058.77
Rents			4,797.30
Advertising, $7,504.16; printing and stationery, $13,666.54.....			21,170.70
Postage, telegrams, telephone and express			15,228.39

Legal expenses		515.69
Furniture and fixtures		492.98
Maps, including corrections		4,488.20
Underwriters' boards and tariff associations		20,032.41
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,927.55
Inspections and surveys		4,795.89
State taxes on premiums		22,605.48
Insurance department licenses and fees		10,826.58
All other licenses, fees and taxes		18,573.69
Other disbursements		8,762.81
Sent to home office		72,565.02
Agents' balances charged off		13,894.54
Gross loss on sale or maturity of bonds		4,500.00
Total disbursements		$ 1,679,399.33
Balance		$ 2,393,027.15

LEDGER ASSETS.

Book value of bonds and stocks		$ 1,862,537.86
Cash in company's office		13.28
Deposits in trust companies and banks not on interest		24,254.71
Deposits in trust companies and banks on interest		290,037.35
Agents' balances, representing business written subsequent to Oct. 1, last		204,657.94
Agents' balances, representing business written prior to Oct. 1, last		5,772.41
Bills receivable taken for marine and inland risks		5,753.60
Total ledger assets		$ 2,393,027.15

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 22,555.50
Other non-ledger assets		10,875.49
Gross assets		$ 2,426,458.14

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	$ 5,772.41	
Bills receivable, past due, taken for marine, inland and fire risks	412.00	
Book value of ledger assets over market value	42,970.36	$ 49,154.77
Total admitted assets		$ 2,377,303.37

LIABILITIES.

Gross losses adjusted and unpaid	$ 73,526.75	
Gross claims for losses in process of adjustment or in suspense	200,369.85	
Gross claims for losses resisted	8,075.00	
Total	$ 281,971.60	
Deduct reinsurance due or accrued	58,527.00	
Net amount of unpaid losses and claims		$ 223,444.60

Unearned premiums on outstanding risks	1,285,031.04
State, county and municipal taxes, due or accrued	22,960.04
Commissions and other charges due or to become due to agents and broker	4,665.03
Total of all liabilities except capital	$ 1,536,100.71
Surplus as regards policy holders	841,202.66
Total liabilities	$ 2,377,303.37

RISKS AND PREMIUMS.

	Fire.	Gross Premiums.
In force December 31, 1908	$254,348,164.00	$ 2,703,078.11
Written during the year	211,932,682.00	2,073,079.40
Total	$466,280,846.00	$ 4,776,157.51
Expired and terminated	207,354,385.00	2,036,259.42
In force at end of the year	$258,926,461.00	$ 2,739,898.09
Deduct amount reinsured	31,658,117.00	299,806.52
Net amount in force	$227,268,344.00	$ 2,440,091.57

	Marine.	Gross Premiums.
In force December 31, 1908	$ 7,639,839.00	$ 167,679.55
Written during the year	67,373,825.00	409,952.30
Total	$ 75,013,664.00	$ 577,631.85
Expired and terminated	63,708,507.00	381,264.92
In force at end of the year	$ 11,305,157.00	$ 196,366.93
Deduct amount reinsured	1,793,474.00	52,081.47
Net amount in force	$ 9,511,683.00	$ 144,285.46

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 50,775,998.51
Total losses (less reinsurance) paid from organization of the company	35,076,916.01
Largest gross aggregate amount insured in any one hazard	25,000.00
Largest net aggregate amount insured in any one hazard	20,000.00
Fire losses (less reinsurance) incurred during the year	657,624.19
Inland marine losses incurred during the year	84,261.55
Ocean marine losses incurred during the year	159,510.80

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Fire.
Risks written, less $484,499 cancelled and reinsured	$ 930,043.00
Gross premiums, (less paid for reinsurance, $374.72; and less return premiums, $1,757.64)	13,009.95
Losses paid (less losses reinsured in other companies)	3,368.12
Losses incurred (less losses reinsured in other companies)	2,563.15

LIFE INSURANCE COMPANIES

. . . 1909 . . .

Abstracts compiled from the annual statements of the Life Insurance Companies authorized to do business in the State of West Virginia, showing their condition on the Thirty-first day of December, 1909.

AETNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1820: Commenced Business, October, 1850.

MORGAN G. BULKELEY, President. C. E. GILBERT, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

First year's premiums on original policies..	$ 981,631.44	
Surrender values applied to pay first year's premiums	18,647.80	
Total first year's premiums on original policies	$ 1,000,279.24	
Dividends applied to purchase paid up additions and annuities	2,902.35	
Surrender values applied to purchase paid up insurance and annuities	365,117.97	
Consideration for original annuities involving life contingencies	88,686.25	
Consideration for supplementary contracts involving life contingencies	5,000.00	
Total new premiums	$ 1,461,985.81	
Renewal premiums	$ 8,754,596.57	
Dividends applied to pay renewal premiums	329,715.25	
Surrender values applied to pay renewal premiums	997.71	
Total renewal premiums	$ 9,085,309.53	
Total premium income		$ 10,547,295.34
Consideration for supplementary contracts not involving life contingencies		50,668.00
Dividends left with the company to accumulate at interest		161,848.60
Gross interest on mortgage loans	$ 2,154,536.78	
Gross interest on collateral loans	46,444.38	
Gross interest on bonds and dividends on stocks	1,182,847.34	
Gross interest on premium notes, policy loans or liens	485,128.03	
Gross interest on deposits in trust companies and banks	66,643.85	
Gross discount on claims paid in advance	2,155.77	
Gross rents, including $32,500.00 for company's occupancy of its own buildings	47,309.52	3,985,065.67
Gross profit on sale or maturity of real estate, $4,896.97; bonds, $9,477.56; stocks, $21,586.05		35,960.58
Gross increase, by adjustment, in book value of bonds		5,199.85
Total income		$ 14,786,038.04
Ledger assets, December 31, 1908		83,725,042.46
Total		$ 98,511,080.50

DISBURSEMENTS.

Death claims	$ 3,644,255.44	
Matured endowments	2,641,212.00	
Net amount paid for losses and matured endowments		$ 6,285,467.44

Annuities involving life contingencies	21,461.72
Premium notes voided by lapse,	994.46
Surrender values paid in cash, or applied in liquidation of loans or notes	1,340,301.50
Surrender values applied to pay new premiums	18,647.80
Surrender values applied to pay renewal premiums	997.71
Surrender values applied to purchase paid up insurance and annuities	365,117.97
Dividends paid policy holders in cash, or applied in liquidation of loans or notes	340,546.39
Dividends applied to pay renewal premums	329,715.25
Dividends applied to purchase paid up additions and annuities	2,902.35
Dividends left with the company to accumulate at interest	161,848.60
Total paid policy holders $	8,868,001.19
Expenses of investigation and settlement of policy claims including $2,693.40 for legal expenses	2,732.90
Supplementary contracts not involving life contingencies	27,109.10
Dividends held on deposit surrendered during the year	201,903.72
Interest or dividends paid to stockholders	200,000.00
Commissions to agents	868,322.52
Commuted renewal commissions	10,019.86
Salaries and allowances for agencies, including managers, agents and clerks	88,845.76
Agency supervision, traveling and all other agency expenses	49,267.23
Medical examiners' fees, $71,261.50; inspection risks, $22,098.75	93,360.25
Salaries and all other compensation of officers, directors, trustees and home office employes	298,137.61
Rents, including $25,000.00 for company's occupancy of its own buildings	71,924.95
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	121,389.33
Legal expenses	9,351.45
Furniture, fixtures and safes	10,541.03
Repairs and expenses on real estate	39,029.18
Taxes on real estate	11,114.35
State taxes on premiums	123,170.45
Insurance department licenses and fees	9,410.61
All other licenses, fees and taxes	264,631.02
All other disbursements	45,898.89
Gross loss on sale or maturity of bonds	3,910.00
Gross decrease by adjustment, in book value of bonds	93,912.58
Total disbursements	$ 11,511,983.98
Balance	$ 86,999,096.52

LEDGER ASSETS.

Book value of real estate	$ 608,832.63
Mortgage loans on real estate	44,955,880.06
Loans secured by pledge of bonds, stocks or other collateral	1,231,104.84
Loans on company's policies assigned as collateral	7,597,367.00
Premium notes on policies in force	209,308.97
Book value of bonds, $25,298,020.56; stock, $3,303,412.72	28,601,433.28
Cash in company's office	15,142.60
Deposits in trust companies and banks, not on interest	1,439,247.15
Deposits in trust companies and banks on interest	2,283,786.97
Bills receivable	22,705.95
Agents' balances (debit, $41,955.66; credit, $7,668.59)	34,287.07
Total ledger assets	$ 86,999,096.52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,084,123.63	
Interest due and accrued on bonds	366,618.59	
Interest due and accrued on collateral loans	16,979.40	
Interest due and accrued on premium notes, policy loans or liens	234,496.92	
Interest due and accrued on other assets	410.73	
Rents due and accrued on company's property or lease	275.00	$ 1,702,904.27
Market value of bonds and stocks over book value		2,122,229.16

	New Business.	Renewals.	
Gross premiums due and unreported	$ 8,594.45	$ 749,109.34	
Gross deferred premiums	47,583.82	388,872.34	
Total	$ 56,178.27	$ 1,137,981.68	
Deduct loading	$ 9,367.86	$ 211,765.86	
Net uncollected and deferred premiums	$ 46,810.41	$ 926,215.82	973,026.23
Gross assets			$ 91,797,256.18

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 41,955.66	
Bills receivable	22,705.95	
Premiums notes or loans on policies and net premiums, in excess of the net value of their policies	461.58	$ 65,123.19
Total admitted assets		$ 91,732,132.99

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day of December, 1909		$ 80,890,582.00
Deduct net value of risks reinsured		27,155.00
		$ 80,863,427.00
Reserve to provide for health and accident benefits		27,690.00
Net reserve		$ 80,891,117.00
Present value of supplementary contracts, not involving life contingencies		270,553.00
Surrender values claimable on policies cancelled		7,687.34
Death losses in process of adjustment, or adjusted, not due	108,909.00	
Death losses reported, no proofs received	82,602.00	
Matured endowments due and unpaid	55,949.00	
Death losses and other policy claims resisted	41,873.00	
Annuity claims involving life contingencies, due and unpaid	64.41	
Total policy claims		289,397.41
Dividends left with the company to accumulate at interest		448,756.70
Premiums paid in advance, including surrender values so applied		29,721.64
Unearned interest and rent paid in advance		208,303.78
Commissions due agents on premium notes when paid		3,163.61
Commissions to agents due or accrued		14,332.59

Cost of collection on uncollected and deferred premiums in excess of loading	10,875.47
Salaries, rents, commissions and other accounts, due or accrued	6,343.81
Medical examiners' and legal fees due or accrued	9,473.00
State, county and municipal taxes due or accrued	411,072.13
Dividends or other profits due policy holders	85,865.55
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910	180,708.99
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	264,575.80
Reserve or surplus funds not otherwise included in liabilities	592,290.00
Total	$ 83,724,237.32
Cash capital and surplus on life business	8,007,895.67
Total liabilities	$ 91,732,132.99

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	28,155	$ 44,041,257.00		
Endowment	111,125	194,586,742.00		
All other	20,965	41,036,704.00		
Additions by dividends		523.74	160,245	$279,665,226.74
New policies issued during the year.				
Whole life	903	$ 5,741,850.00		
Endowment	8,855	16,030,512.00		
All other	8,949	12,107,375.00		
			18,707	33,879,737.00
Old policies revived.				
Whole life	11	$ 39,015.00		
Endowment	66	151,059.00		
All other	30	87,000.00		
			107	277,074.00
Old policies increased.				
Whole life		$ 14,666.00		
Endowment		44,448.00		
All other		1,000.00		
Additions by dividends		3,940.39		64,054.89
Total			179,059.00	$318,886,092.18
Policies terminated during the year.				
Whole life	1,187	$ 2,095,407.00		
Endowment	6,195	11,444,769.00		
All other	6,117	6,822,541.00		
Additions by dividends		142.27	13,499	20,362,859.27
Mode of termination.				
By death	1,972	$ 3,650,179.00		
maturity	1,790	2,642,193.00		
expiry	4,015	1,324,971.00		
surrender	2,418	5,042,588.27		
lapse	3,302	6,826,576.00		

decrease	2	876,352.00		
Total	13,499	$ 20,362,859.27		
Policies and additions in force December 31, 1909.				
Whole life	27,942	$ 47,983,169.00		
Endowment	113,131	198,077,846.00		
All other	24,487	47,457,896.00		
Additions by dividends		4,321.86	165,560	$293,523,232.86
Policies reinsured			46	313,970.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,247	$ 1,971,363.89
Policies issued during year	135	163,466.08
Total	1,382	$ 2,134,829.97
Ceased to be in force	162	229,091.00
Policies in force December 31, 1909	1,220	$ 1,905,738.97
Losses and claims unpaid December 31, previous year	1	1,118.00
Losses and claims incurred during year	35	75,302.00
Total	36	$ 76,420.00
Losses and claims settled during year	35	75,302.00
Losses and claims unpaid December 31, 1909	1	1,118.00
Premiums received		$ 62,002.92

CLEVELAND LIFE INSURANCE COMPANY.

CLEVELAND, OHIO.

Incorporated September 6, 1906; Commenced Business, August 27, 1907.

WM. H. HUNT, President. L. Q. RAWSON, Secretary.

Cash Capital, $184,900.00.

INCOME.

First year's premiums on original policies	$ 41,372.43	
Total new premiums		$ 41,372.43
Renewal premiums	$ 79,352.26	
Total renewal premiums		$ 79,352.26
Total premium income		120,724.69
Consideration for supplementary contracts not involving life contingencies		11.01
Gross interest on mortgage loans	$ 79.62	
Gross interest on bonds and dividends on stocks	6,268.96	
Gross interest on premium notes, policy loans or liens	83.67	
Gross interest on deposits in trust companies and banks	1,884.33	

Gross interest on other debts due the company..	3,541.65	
		11,858.23
From other sources		33,130.73
Total income		$ 165,724.66
Ledger assets December 31, 1908.....		181,586.96
Increase of cash capital during the year.....		49,900.00
Total		$ 397,211.62

DISBURSEMENTS.

Death claims	$ 10,000.00	
Total paid policy holders.....	$ 10,000.00	
Commissions to agents		$ 40,733.28
Salaries and allowances for agencies, including manager, agents and clerks		389.44
Agency supervision, traveling and all other agency expenses.....		1,718.36
Medical examiners' fees		3,080.25
Salaries and all other compensation of officers, directors, trustees and home office employes		14,043.62
Rents		1,940.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		6,545.46
Legal expenses		425.75
Furniture, fixtures and safes		1,159.93
Insurance department licenses and fees.....		559.94
All other licenses, fees and taxes		86.23
All other disbursements		9,103.81
Total disbursements		$ 89,786.07
Balance		$ 307,425.55

LEDGER ASSETS.

Mortgage loans on real estate		$ 37,450.00
Book value of bonds		170,001.52
Cash in company's office		25,355.27
Deposits in trust companies and banks on interest.....		74,328.76
Bills receivable		290.00
Total ledger assets		$ 307,425.55

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	$ 135.09	
Interest due and accrued on bonds.....	1.647.08	
Interest due and accrued on other assets	101.49	
		1,883.66

	New Business.	Renewals.
Gross premiums due and unreported	$ 690.58	$ 12,410.11
Gross deferred premiums.....		$ 4,100.11
Total	$ 690.58	$ 16,510.22

Deduct loading—entire excess over reserve	591.58	2,299.86	
Net uncollected and deferred premiums	$ 99.00	$ 14,210.36	$ 14,309.36
Gross assets			$ 323,618.57

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions		$ 290.00	
Book value of bonds over the market value.....		378.92	$ 668.92
Total admitted assets			$ 322,949.65

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Ohio Ins. Dept. on the 31st day of Dec., 1909.....	$ 85,615.00	
Deduct net value of risks reinsured.....	4,682.00	
	$ 80,933.00	
Reserve to provide for health and accident benefits	6.00	
Net reserve		$ 80,939.00
Death losses reported, no proofs received.....	$ 5,000.00	
Total policy claims		$ 5,000.00
Premiums paid in advance, including surrender values so applied.		928.09
Salaries, rents, commissions and other accounts, due or accrued..		36.90
Reserve or surplus funds not otherwise included in liabilities, viz:		
Special reserve fund		4,943.00
Other liabilities, viz:		
Reinsurance premiums, accrued interest not due.....		1,722.32
Total		$ 12,630.31
Cash capital		184,900.00
Unassigned funds (surplus)		44,480.34
Total liabilities		$ 322,949.65

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	1,247	$ 4,042,000.00		
Endowment	64	137,000.00		
All other	1	2,500.00		
			1,312	$ 4,181,500.00
New policies issued during the year.				
Whole life	629	$ 1,837,500.00		
Endowment	27	66,000.00		
All other	6	15,500.00		
			662	1,919,000.00
Old policies revived.				
Whole life	56	$ 192,000.00		

Endowment	9	20,000.00		
			396	1,369,500.00
Total			2,039	$ 6,312,500.00
Policies terminated during the year.				
Whole life	365	$ 1,292,000.00		
Endowment	31	77,500.00		
Additions by dividends			396	1,369,500.00
Mode of termination.				
By maturity	3	$ 15,000.00		
lapse	315	1,046,500.00		
decrease		46,000.00		
not being taken	78	262,000.00		
Total	396	$ 1,369,500.00		
Policies and additions in force December 31, 1908.				
Whole life	1,570	$ 4,783,500.00		
Endowment	66	141,500.00		
All other	7	18,000.00		
			1,643	$ 4,943,000.00
Policies reinsured			154	$ 711,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies issued during year	1	$ 10,000.00
Policies in force December 31, 1909	1	$ 10,000.00
Premiums received		$ 201.50

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

BOSTON, MASSACHUSETTS.

Incorporated June 5, 1902: Commenced Business, September 11, 1902.

ARTHUR E. CHILDS, President. WM. H. BROWN, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

First year's premiums on original policies	$ 197,237.12	
Surrender values applied to pay first year's premiums	299.71	
Total first year's premiums on original policies	$ 197,536.83	
Dividends applied to purchase paid up additions and annuities	1,970.78	
Surrender values applied to purchase paid up insurance and annuities	26,963.89	
Total new premiums		$ 226,471.50
Renewal premiums	1,020,287.08	
Dividends applied to pay renewal premims	47,788.41	

Surrender values applied to pay renewal premiums	1,699.55	
Renewal premiums for deferred annuities	726.70	
Total premium income		$ 1,070,501.74
Consideration for supplementary contracts not involving life contingencies		1,296,973.24
Gross interest on mortgage loans	$ 63,489.29	
Gross interest on bonds and dividends on stocks	114,706.79	
Gross interest on premium notes, policy loans or liens	21,784.05	
Gross interest on deposits in trust companies and banks	6,993.96	
Gross interest on other debts due the company	1,188.55	208,162.64
From other sources		89,693.27
From agents' balances previously charged off		50.15
Gross profit on sale or maturity of bonds		3,144.87
Gross increase, by adjustment, in book value of bonds		3,165.45
Total income		$ 1,601,189.62
Ledger assets December 31, 1908		4,670,564.79
Total		$ 6,271,754.41

DISBURSEMENTS.

Death claims	$ 266,475.64	
Net amount paid for losses and matured endowments		$ 266,475.64
Annuities involving life contingencies		514.60
Premium notes voided by lapse		8,750.41
Surrender values paid in cash, or applied in liquidation of loans or notes		151,533.50
Surrender values applied to pay new premiums		299.71
Surrender values applied to pay renewal premiums		1,699.55
Surrender values applied to purchase paid up insurance and annuities		26,963.89
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		8,642.29
Dividends applied to pay renewal premiums		47,788.41
Dividends applied to purchase paid up additions and annuities		1,970.78
Total paid policy holders		514,638.78
Expenses of investigation and settlement of policy claims		2,701.59
Supplementary contracts not involving life contingencies		1,000.00
Interest or dividends paid to stockholders		70,000.00
Commissions to agents		86,966.07
Salaries and allowances for agencies, including managers, agents and clerks		9,903.13
Agency suppervision, traveling and all other agency expenses		6,240.00
Medical examiners' fees, $14,032.00: inspection risks, $4,951.29		18,983.29
Salaries and all other compensation of officers, directors, trustees and home office employes		95,259.63
Rents		35,489.58
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		26,797.32
Legal expenses		6,416.79
Furniture, fixtures and safes		1,068.36
State taxes on premiums		13,710.93
Insurance department licenses and fees		4,348.55
All other licenses, fees and taxes		1,393.01
All other disbursements		105,739.31

Branch office expenses, including salaries of managers and clerks		88,488.63
Agents' balances charged off		21,718.39
Gross decrease by adjustment, in book value of bonds		7,094.43
Total disbursements	$	1,117,957.79
Balance	$	5,153,796.62

LEDGER ASSETS.

Mortgage loans on real estate	$	1,464,850.00
Loans on company's policies assigned as collateral		437,910.03
Premium notes on policies in force		98,665.02
Book value of bonds, $2,721,829.97; stock, $97,376.60		2,819,206.57
Cash in company's office		562.45
Cash in transit		3,656.47
Deposits in trust companies and banks, not on interest		16,020.63
Deposits in trust companies and banks on interest		192,342.44
Bills receivable		3,500.00
Agents' balances (debit, $60,365.17, credit, $112.19)		59,952.98
Other ledger assets		12,259.38
Total ledger assets	$	5,153,796.62

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 15,869.25		
Interest due and accrued on bonds	20,165.73		
Interest due and accrued on premium notes, policy loans or liens	3,695.45		
Interest due and accrued on other assets	452.58	$	40,183.01
Due from other companies for losses or claims on policies reinsured			25,314.46

	New Business.	Renewals.	
Gross premiums due and unreported	$ 17,534.20	$ 91,397.45	
Gross deferred premiums	11,570.02	57,727.25	
Total	$ 29,104.22	$ 149,124.70	
Deduct loading	$ 5,384.28	$ 27,687.74	
Net uncollected and deferred premiums	$ 23,719.94	$ 121,436.96	145,156.90
Gross assets			$ 5,364,450.99

DEDUCT ASSETS NOT ADMITTED.

Accident and health premiums in course of collection	$ 131.50		
Suspense	1,658.52		
Agents' debit balances	60,365.17		
Cash advanced to or in hands of officers or agents	278.66		
Deposited in banks in hands of receiver	744.29		
Bills receivable	3,500.00		
Premium notes or loans on policies and net premiums in excess of the net value of their policies	18,253.02		
Book value of ledger assets over the market value	65,455.57	$	158,687.81
Total admitted assets		$	5,205,763.18

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Mass. Ins. Dept. on the 31st day of December, 1909	$ 3,483,756.00	
Deduct net value of risks reinsured	4,048.00	
Net reserve		$ 3,479,708.00
Present value of supplementary contracts, not involving life contingencies		16,418.00
Surrender values claimable on policies cancelled		2,936.70
Death losses due and unpaid	$ 66,970.73	
Death losses in process of adjustment, or adjusted, not due	5,328.60	
Death losses reported, no proofs received	12,025.00	
Death losses and other policy claims resisted	12,960.50	
Total policy claims		97,284.83
Premiums paid in advance, including surrender values so applied		5,148.60
Unearned interest and rent paid in advance		5,803.96
Salaries, rents, commissions and other accounts, due or accrued		7,549.73
Medical examiners' and legal fees due or accrued		2,380.67
State, county and municipal taxes due or accrued		8,617.41
Dividends or other profits due policy holders		9,749.96
Other liabilities		68,478.88
Cash capital		$ 1,000,000.00
Unassigned funds (surplus)		506,686.44
Total liabilities		$ 5,205,763.18

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	6,792	$ 26,084,411.50		
Endowment	2,328	5,954,813.50		
All other	585	2,314,565.00		
Additions by dividends		1,185.00	9,705	$ 34,354,975.00
New policies issued during the year.				
Whole life	2,280	$ 5,653,699.00		
Endowment	390	717,132.00		
All other	389	1,648,856.00		
Additions by dividends		3,854.00	3,059	8,023,541.00
Old policies revived.				
Whole life	30	$ 84,160.00		
Endowment	16	30,500.00		
All other	3	13,000.00		
			49	127,660.00
Old policies increased.				
Whole life		$ 83,875.00		
Endowment		7,459.00		
				91,334.00
Total			12,813	42,597,510.00
Policies terminated during the year.				
Whole life	1,113	$ 4,233,087.00		

Endowment	300	749,533.30		
All other	193	758,143.00		
			1,606	5,740,763.30
Mode of termination.				
By death	84	$ 310,789.67		
expiry	1	3,000.00		
surrender	496	2,156,458.50		
lapse	1,025	2,595,183.00		
decrease		675,332.13		
Total	1,606	$ 5,740,763.30		
Policies and additions in force December 31, 1909.				
Whole life	7,957	$ 27,497,985.50		
Endowment	2,433	5,943,967.20		
All other	817	3,416,752.00		
Additions by dividends		5,039.00	11,207	$ 36,856,746.70
Policies reinsured				$ 703,163.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	31	$ 103,500.00
Policies issued during the year	150	391,816.00
Total	181	$ 495,316.00
Ceased to be in force	14	35,500.00
Policies in force December 31, 1909	167	$ 459,816.00
Losses and claims incurred during the ear	1	5,000.00
Total	1	5,000.00
Losses and claims settled during year	1	5,000.00
Premiums received		$ 14,357.94

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONNECTICUT.

Incorporated June 15, 1846; Commenced Business December 15, 1846.

JOHN M. TAYLOR, President. WILLIAM H. DENNING, Secretary.

INCOME.

First year's premiums on original policies	$ 543,926.42	
Surrender values applied to pay first year's premiums	1,196.31	
Total first year's premiums on original polcies	$ 545,122.73	
Dividends applied to purchase paid up additions and annuities	892.71	
Surrender values applied to purchase paid up insurance and annuities	46,811.50	
Consideration for original annuities involving life contingencies		28,175.10

Consideration for supplementary contracts involving life contingencies	398.25	
Total new premiums	$ 621,400.38	
Renewal premiums	$ 4,412,805.38	
Dividends applied to pay renewal premiums	933,613.35	
Surrender values applied to pay renewal premiums	3,000.55	
Total renewal premiums	$ 5,349,419.28	
Total premium income		$ 5,970,819.66
Consideration for supplementary contracts not involving life contingencies		2,010.88
Gross interest on mortgage loans	$ 1,184,285.96	
Goss interest on bonds and dividends on stocks	1,292,333.36	
Gross interest on premium notes, policy loans or liens	208,993.98	
Gross interest on deposits in trust companies and banks	20,686.84	
Gross interest on other debts due the company	489.11	
Gross discount on claims paid in advance	4,503.19	
Gross rents, including $35,000.00 for company's occupancy of its own buildings	379,788.63	3,091,081.07
From other sources		24,921.51
From agents' balances previously charged off		1.85
Gross profit on sale or maturity of real estate, $60,225.39; bonds, $8,251.77		68,477.16
Gross increase, by adjustment, in book value of bonds		7,643.96
Total income		$ 9,164,956.12
Ledger assets December 31, 1908		66,033,326.29
Total		$ 75,198,282.41

DISBURSEMENTS.

Death claims	$ 4,551,812.61	
Matured endowments	293,915.70	
Net amount paid for losses and matured endowments		$ 4,845,728.31
Annuities involving life contingencies		22,253.49
Premium notes voided by lapse		200.00
Surrender values paid in cash, or applied in liquidation of loans or notes		733,893.99
Surrender values applied to pay new premiums		1,196.31
Surrender values applied to pay renewal premiums		3,000.55
Surrender values applied to purchase paid up insurance and annuities		46,811.50
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		320,009.84
Dividends applied to pay renewal premiums		933,613.35
Dividends left with the company to accumulate at interest		892.71
Total paid policy holders	$ 6,907,600.05	
Expenses of investigation and settlement of policy claims including $828.43 for legal expenses		$ 2,574.29
Supplementary contracts not involving life contingencies		1,026.33
Commissions to agents		507,774.39
Branch office expenses		28,875.01
Salaries and allowances for agencies, including managers, agents and clerks		13,098.28

Agency supervision, traveling and all other agency expenses.....	10,917.77
Medical examiners' fees, $33,652.10: inspection risks, $1,193.04....	34,845.14
Salaries and all other compensation of officers, directors, trustees and home office employes	196,031.41
Rents, including $35,000.00 for company's occupancy of its own buildings	47,887.99
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	64,196.92
Legal expenses	7,830.16
Furniture, fixtures and safes	7,934.09
Repairs and expenses on real estate	230,035.35
Taxes on real estate	123,777.83
State taxes on premiums	57,482.28
Insurance department licenses and fees.....	4,845.82
All other licenses, fees and taxes	153,623.64
All other nelicses, fees and taxes.....	153,623.64
Balance of mortgage loans	200.00
Gross loss on sale or maturity of real estate, $239,661.06; bonds, $2,348.41	242,009.47
Gross decrease by adjustment, in book value of real estate, $132,-971.22; bonds, $16,383.05	149,354.27
Total disbursements	$ 8,815,200.39
Balance	$ 66,383,082.02

LEDGER ASSETS.

Book value of real estate	$ 6,418,990.15
Mortgage loans on real estate	24,230,589.16
Loans on company's policies assigned as collateral.....	3,933,493.00
Premium notes on policies in force	309,166.61
Book value of bonds, $29,091,827; stock, $877,650.75.....	29,969,477.75
Deposits in trust companies and banks on interest.....	790,201.57
Bills receivable	90.00
Agents' balances (debit, $1,052.01; credit, $318.84).....	733.17
Real estate sold under land contract.....	730,340.61
Total ledger assets	$ 66,383,082.02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	$ 604,609.42	
Interest due and accrued on bonds.....	291,825.40	
Interest due and accrued on premium notes, policy loans or liens	158,593.71	
Interest due and accrued on other assets.....	4,520.50	
Rents due and accrued on company's property or lease	13,184.69	1,072,733.72
Market value of bonds and stocks over book value.....		197,566.62

	New Business.	Renewals.	
Gross premiums due and unreported	$ 3,387.10	$ 126,391.39	
Gross deferred premiums.....	54,220.44	417,833.29	
Total	$ 57,607.54	$ 544,224.68	
Deduct loading	11,521.51	108,844.94	
Net uncollected and deferred premiums	$ 46,086.03	$ 435,379.74	$ 481,465.77
Gross assets			$ 68,134,848.13

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 1,052.01	
Bills receivable	90.00	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	$ 1,651.04	
		$ 2,793.05
Total admitted assets		$ 68,132,055.08

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day of December, 1909	$ 61,707,639.00	
Net reserve		$ 61,707,639.00
Present value of supplementary contracts, not involving life contingencies		14,580.30
Surrender values claimable on policies cancelled		145,628.00
Death losses due and unpaid	$ 52,267.09	
Death losses in process of adjustment, or adjusted, not due	80,495.00	
Death losses reported, no proofs received	106,995.00	
Matured endowments due and unpaid	5,119.00	
Death losses and other policy claims resisted	5,882.00	
Annuity claims involving life contingencies, due and unpaid	542.24	
Total policy claims		251,300.31
Dividends left with the company to accumulate at interest		1,541,285.97
Premiums paid in advance, including surrender value so applied		31,542.78
Unearned interest and rent paid in advance		96,544.52
Salaries, rents, commissions and other accounts, due or accrued		4,000.00
State, county and municipal taxes due or accrued		60,000.00
Dividends or other profits due policy holders		84,119.03
Suspense account		24,921.51
Unassigned funds (surplus)		$ 4,170,493.71
Total liabilities		$ 68,132,055.08

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	60,520	$145,674,753.00		
Endowment	13,012	28,923,809.00		
All other	1,354	3,896,115.00		
Addition by dividends		120.18	74,836	$178,494,797.48
New policies issued during the year.				
Whole life	2,929	$ 7,972,418.00		
Endowment	3,075	6,508,163.00		
All other	309	793,500.00		
Addition by dividends		1,578.73	6,313	15,275,959.73
Old policies revived.				
Whole life	25	$ 42,610.00		

Endowment	9	27,500.00		
			84	70,110.00
Old policies increased.				
Whole life	4	$ 16,457.00		
Endowment	3	8,614.00		
All other	1		8	25,071.00
Total			81,241	$193,865,638.21
Policies terminated during the year.				
Whole life	2,892	$ 7,058,513.00		
Endowment	821	1,825,767.00		
All other	159	433,500.00		
			3,872	9,317,780.00
Mode of termination.				
By death	1,744	$ 4,469,677.00		
maturity	148	291,323.70		
expiry	2	14,284.30		
surrender	911	1,745,313.00		
lapse	1,067	2,158,935.00		
decrease		638,247.00		
Total	3.872	$ 9,317,780.00		
Policies and additions in force December 31, 1909.				
Whole life	60,631	$146,788,057.00		
Endowment	15,317	33,814,819.00		
All other	1,421	3,943,283.00		
Additions by dividends		1,699.21	77,369	$184,547,858.21

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	190	$ 389,269.00
Policies issued during year	32	50,423.00
Total	222	$ 439,692.00
Ceased to be in force	27	56,762.00
Policies in force December 31, 1909	195	$ 382,930.00
Losses and claims incurred during the year	3	2,429.00
Total	3	$ 2,429.00
Losses and claims settled during year	1	810.00
Losses and claims unpaid December 31, 1909	2	1,619.00
Premiums received		$ 13,591.09

CONSERVATIVE LIFE INSURANCE COMPANY.

WHEELING, W. VA.

Incorporated Dec. 28, 1906; Commenced Business May 1st, 1907.

W. M. HODGE, President. CLEM E. PETERS, Secretary.

Cash Capital, $150,000.00.

INCOME.

First year's premiums on original policies	$	9,740.16

Renewal premiums	$ 9,661.30	
Total premium income		$ 19,401.46
Consideration for supplementary contracts not involving life contingencies		546.43
Gross interest on mortgage loans	$ 456.43	
Gross interest on bonds and dividends on stocks	4,530.88	
Gross interest on premium notes, policy loans or liens	135.12	
Gross interest on deposits in trust companies and banks	36.18	
Gross interest on other debts due the company	7.23	
Total gross interests and rents		5,165.84
From other sources		47,305.15
From agents' balances previously charged off		220.14
Total income		$ 72,639.62
Ledger assets December 31, 1908		123,392.25
Increase of cash capital during the year		53,100.00
Total		$ 249,131.27

DISBURSEMENTS.

Death claims	$ 3,000.00	
Total paid policy holders		$ 3,000.00
Supplementary contracts not involving life contingencies		160.72
Commissions to agents		4,839.69
Compensation of managers and agents not paid by commission for services in obtaining new insurance		1,560.09
Agency supervision, traveling and all other agency expenses		4,442.49
Medical examiners' fees, $677.50; inspection risks, $134.00		811.50
Salaries and all other compensation of officers, directors, trustees and home office employes		9,135.96
Rents		1,896.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		3,069.92
Legal expenses		617.50
Insurance department licenses and fees		68.00
All other licenses, fees and taxes		380.00
All other disbursements		22,734.43
Agents' balances charged off		402.61
Total disbursements		$ 53,118.91
Balance		$ 196,012.36

LEDGER ASSETS.

Mortgage loans on real estate	$ 31,995.00
Premium notes on policies in force	2,374.05
Book value of bonds, $111,581.80; stock, $1,560.00	113,141.80
Cash in company's office	54.72
Deposits in trust companies and banks, not on interest	28,571.30
Bills receivable	592.23
Agents' balances (debit, $14,250.61, credit, $61,18)	14,189.43
Furniture and fixtures, $4,093.83, printed matter, $1,000.00	5,093.83
Total ledger assets	$ 196,012.36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 533.20	
Interest due and accrued on bonds	897.92	$ 1,431.12

	New Business.	Renewals.	
Gross premiums due and unreported		$ 1,107.62	
Gross deferred premiums	$ 38.04	551.52	
Total	$ 38.04	$ 1,659.14	
Deduct loading	$ 3.80	$ 165.91	
Net uncollected and deferred premiums	$ 34.24	$ 1,493.23	1,527.47
Gross assets			$ 198,970.95

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	$ 1,000.00	
Furniture, fixtures and safes	4,093.83	
Agents' debit balances	14,,250.61	
Bills receivable	592.23	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	232.89	$ 20,169.56
Total admitted assets		$ 178,801.39

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Actuary on the 31st Dec. 1909	$ 16,426.00	
Deduct net value of risks reinsured	603.00	
Net reserve		$ 15,823.00
Commissions due agents on premium notes when paid		44.96
Commissions to agents due or accrued		64.61
Salaries, rents, commissions and other accounts, due or accrued		678.75
Medical examiners' and legal fees due or accrued		385.00
Cash capital		$ 150,000.00
Unassigned funds (surplus)		11,805.07
Total liabilities		$ 178,801.39

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	279	$ 456,500.00		
Endowment	86	138,500.00		
All other	29	70,500.00		
			394	$ 665,500.00
New policies issued during the year.				
Whole life	66	$ 193,360.00		
Endowment	20	41,500.00		

All other	67	250,500.00		
			153	485,360.00
Old policies revived.				
Whole life	1	$ 3,000.00		
			1	3,000.00
Total			548	$ 1,153,860.00
Policies terminated during the year.				
Whole life	155	$ 278,000.00		
Endowment	44	73,500.00		
All other	22	82,500.00		
			221	434,000.00
Mode of termination.				
By death	2	$ 3,000.00		
lapse	149	245,500.00		
decrease	2	5,000.00		
not being taken	70	180,500.00		
Total	221	$ 434,000.00		
Policies and additions in force December 31, 1909.				
Whole life	192	$ 379,860.00		
Endowment	61	101,500.00		
All other	74	238,500.00		
			327	$ 719,860.00
Policies reinsured			18	$ 71,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	394	$ 665,500.00
Policies issued during year	107	340,360.00
Total	501	$ 1,005,860.00
Ceased to be in force	212	390,000.00
Policies in force December 31, 1909	289	$ 615,860.00
Losses and claims incurred during year	2	3,000.00
Total	2	$ 3,000.00
Losses and claims settled during year	2	3,000.00
Premiums received		$ 7,548.45

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK CITY.

Incorporated July 26, 1859; Commenced Business July 28, 1859.

PAUL MORTON, President. W. ALEXANDER, Secretary.

Cash Capital, $100,000.00.

INCOME.

First year's premiums on original policies	$ 3,772,125.55

Surrender values applied to pay first year's premiums	2,195.72	
Total first year's premiums on original policies	$ 3,774,321.27	
Dividends applied to purchase paid up additions and annuities	863,794.98	
Surrender values applied to purchase paid up insurance and annuities	1,611,484.41	
Consideration for original annuities involving life contingencies	488,480.39	
Consideration for supplementary contracts involving life contingencies	170,771.70	
Total new premiums	$ 6,908,852.75	
Renewal premiums	$ 45,457,787.84	
Dividends applied to pay renewal premiums	829,190.81	
Surrender values applied to pay renewal premiums	41,883.95	
Renewal premiums for deferred annuities	25,279.08	
Total renewal premiums	$ 46,354,141.68	
Total premium income		$ 53,262,994.43
Consideration for supplementary contracts not involving life contingencies		388,059.63
Dividends left with the company to accumulate at interest		40,500.87
Ledger assets, other than premiums, received from other companies for assuming their risks		3,360.00
Gross interest on mortgage loans	$ 4,450,496.84	
Gross interest on collateral loans	80,465.94	
Gross interest on bonds and dividends on stocks	11,243,819.72	
Gross interest on premium notes, policy loans or liens	2,945,585.74	
Gross interest on deposits in trust companies and banks	384,237.75	
Gross interest on other debts due the company	258,809.66	
Gross discount on claims paid in advance	8,860.95	
Gross rents, including $322,606.70 for company's occupancy of its own buildings	1,466,127.00	20,838,403.60
From other sources		478,125.35
From agents' balances previously charged off		13,695.43
Gross profit on sale or maturity of bonds, $433,880; stocks, $97,408.00		531,288.00
Gross increase, by adjustment, in book value of bonds		286,664.00
Total income		$ 75,843,091.31
Ledger assets December 31, 1908		462,574,733.14
Total		$538,417,824.45

DISBURSEMENTS.

Death claims	$ 20,102,318.67	
Matured endowments	6,321,554.41	
Net amount paid for losses and matured endowments		$ 26,423,873.08
Annuities involving life contingencies		1,124,337.91
Surrender values paid in cash, or applied in liquidation of loans or notes		12,742,949.48
Surrender values applied to pay new premiums		2,195.72

Surrender values applied to pay renewal premiums	41,883.95
Surrender values applied to purchase paid up insurance and annuities	1,611,484.41
Dividends paid policy holders in cash, or applied in liquidation of loans or notes	7,875,553.42
Dividends applied to pay renewal premiums	829,190.81
Dividends applied to purchase paid up additions and annuities	863,794.98
Dividends left with the company to accumulate at interest	40,500.87
Total paid policy holders	$ 51,555,764.63
Expenses of investigation and settlement of policy claims including $17,006.48 for legal expenses	17,006.48
Supplementary contracts not involving life contingencies	160,814.41
Dividends held on deposit surrendered during the year	1,461.43
Interest or dividends paid to stockholders	7,000.00
Commissions to agents	4,581,851.94
Commuted renewal commissions	288,184.35
Salaries and allowances for agencies, including managers, agents and clerks	105,535.72
Agency supervision, traveling and all other agency expenses	192,853.40
Medical examiners' fees, $208,216.73; inspection risks, $113,071.00	321,287.73
Salaries and all other compensation of officers, directors, trustees and home office employes	1,454,550.83
Rents, including $282,367.99 for company's occupancy of its own buildings	294,868.03
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	232,143.46
Legal expenses	108,869.78
Furniture, fixtures and safes	29,915.72
Repairs and expenses on real estate	382,292.95
Taxes on real estate	323,095.49
State taxes on premiums	539,121.75
Insurance department licenses and fees	6,400.94
All other licenses, fees and taxes	92,037.66
All other disbursements	252,783.17
Branch office expenses	1,253,013.61
Agents' balances charged off	25,259.73
Gross loss on sale or maturity of bonds	10,478.00
Gross decrease by adjustment, in book value of bonds	352,851.00
Total disbursements	$ 62,589,442.21
Balance	$475,828,382.24

LEDGER ASSETS.

Book value of real estate	$ 27,720,577.84
Mortgage loans on real estate	97,532,648.03
Loans secured by pledge of bonds, stocks or other collateral	1,063,500.00
Loans on company's policies assigned as collateral	59,954,933.10
Book value of bonds, $233,900,996.00; stock, $40,866,282.00	274,767,278.00
Cash in company's office	30,573.34
Deposits in trust companies and banks, not on interest	310,142.00
Deposits in trust companies and banks on interest	10,598,393.51
Bills receivable	14,504.90
Agents' balances (debit, $8,067,958.29, credit, $75,025.53)	2,992,982.76
Cash in transit	842,898.76
Total ledger assets	$475,828,382.24

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	645,232.45
Interest due and accrued on bonds		3,064,063.59

Interest due and accrued on collateral loans....	4,105.83	
Interest due and accrued on premium notes, policy loans or liens	28,924.01	
Interest due and accrued on other assets.....	30,815.30	
Rents due and accrued on company's property or lease	318,615.67	$ 4,091,756.85
Market value of real estate over book value		923,500.00
Due from other companies for losses or claims on policies reinsured		200,000.00

	New Business.	Renewals.	
Gross premiums due and unreported	$ 22,670.97	$ 3,910,487.04	
Gross deferred premiums	147,993.47	2,437,032.35	
Total	$ 170,664.44	$ 6,347,519.39	
Deduct loading	$ 39,986.68	$ 1,487,223.79	
Net uncollected and deferred premiums	$ 130,677.76	$ 4,860,295.60	4,990,973.36
Gross assets			$486,034,612.45

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	$ 30,275.29	
Agents' debit balances.....	3,037,683.00	
Bills receivable	14,504.90	
Book value of ledger assets over the market value	$ 3,051,730.05	$ 6,134,193.24
Total admitted assets		$479,900,419.21

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day of December, 1909	$392,029,899.00	
Deduct net value of risks	764,318.00	
Net reserve		$391,265,581.00
Present value of supplementary contracts, not involving life contingencies		1,957,977.00
Surrender values claimable on policies cancelled.....		56,707.37
Death losses due and unpaid	$ 53,269.40	
Death losses in process of adjustment, or adjusted, not due	199,429.87	
Death losses reported, no proofs received.....	2,167,408.78	
Matured endowments due and unpaid.....	547,087.00	
Death losses and other policy claims resisted....	169,395.72	
Annuity claims involving life contingencies, due and unpaid	59,694.68	
Total policy claims		$ 3,196,285.45
Supplementary contracts not involving life contingencies, due and unpaid		750.00
Dividends left with the company to accumulate at interest.....		54,977.43
Premiums paid in advance, including surrender values so applied..		298,284.01
Unearned interest and rent paid in advance.....		1,558,968.97
Commissions to agents due or accrued.....		84,262.78
Salaries, rents, commissions and other accounts, due or accrued..		135,488.21
Medical examiners' and legal fees due or accrued.....		74,843.79
State, county and municipal taxes due or accrued.....		766,859.17
Dividends or other profits due policy holders.....		935,726.28

Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910	1,820,039.00
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910	9,169,077.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	59,820,266.00
Deposits by policy holders not applied or withdrawn	275,581.74
Cash capital	$ 100,000.00
Unassigned funds (surplus)	8,328,744.06
Total liabilities	$479,900,419.21

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	350,511	$927,138,397.00		
Endowment	141,392	335,952,694.00		
All other	16,393	56,549,739.00		
Additions by dividends		6,837,710.00	508,296	$ 1,326,478,540
New policies issued during the year.				
Whole life	24,477	$ 74,623,418.00		
Endowment	7,070	18,890,964.00		
All other	5,094	18,576,491.00		
Additions by dividends		1,173,112.00	36,641	108,263,985
Old policies revived.				
Whole life	396	$ 1,073,060.00		
Endowment	209	494,934.00		
All other	18	235,600.00		
			623	1,803,594
Old policies increased.				
Whole life		$ 491,537.00		
Endowment		245,452.00		
All other		138,448.00		
				875,437
Total			545,560	$ 1,437,421,556
Policies terminated during the year.				
Whole life	20,618	$ 64,250,291.00		
Endowment	8,602	23,756,025.00		
All other	3,012	13,452,128.00		
Additions by dividends		615,138.00	32,232	$ 102,073,577
Mode of termination.				
By death	6,289	$ 20,962,119.00		
maturity	1,965	6,149,565.00		
expiry	577	2,850,695.00		
surrender	15,789	42,286,684.00		
lapse	7,612	21,479,951.00		
decrease		8,344,563.00		
Total	32,282	$102,073,577.00		

Policies and additions in force December 31, 1909.				
Whole life	354,720	$939,025,636.00		
Endowment	139,905	326,390,704.00		
All other	18,703	62,535,955.00		
Additions by dividends		7,395,684.00	513,328	$ 1,335,347,979
Policies reinsured				$ 10,999,727

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	5,189	$ 13,235,448.00
Policies issued during the year	766	1,995,049.00
Total	5,955	$ 15,230,497.00
Ceased to be in force	421	1,320,800.00
Policies in force December 31, 1909	5,534	$ 13,909,697.00
Losses and claims unpaid December 31, previous year	2	3,000.00
Losses and claims incurred during the year	33	137,395.41
Total	35	$ 140,395.41
Losses and claims settled during year	30	129,934.71
Losses and claims unpaid December 31, 1909	5	10,460.70
Premiums received		446,357.27

EQUITABLE LIFE INSURANCE COMPANY.

WASHINGTON, D. C.

Incorporated April 29, 1902; Commenced Business April 29, 1902.

JOHN S. SWORMSTELDT, President. ALLAN C. CLARK, Secretary.

Capital, $100,000.00.

INCOME.

First year's premiums on original policies	$ 24,578.15	
Total first year's premiums on original policies	$ 24,578.15	
Dividends applied to purchase paid up additions and annuities	9.32	
Surrender values applied to purchase paid up insurance and annuities	104.31	
Total new premums		$ 24,691.78
Renewal premiums	$ 128,827.10	
Total renewal premiums		$ 128,827.10
Total premium income		$ 153,518.88
Gross interest on mortgage loans	$ 6,733.39	
Gross interest on collateral loans	406.07	
Gross interest on premium notes, policy loans or liens	2,932.30	
Gross interest on deposits in trust companies and banks	566.00	
Gross interest on other debts due the company	36.83	

Gross discount on claims paid in advance.....	1.65	
		10,115.90
From other sources		50.22
Gross profit on sale or maturity of bonds, $675; stocks, 1.70.....		676.70
Toal income		$ 164,361.70
Ledger assets December 31, 1908.....		166,416.86
Total		$ 330,778.50

DISBURSEMENTS.

Death claims (less reinsurance), $2,994.11; additions, $49,190.79	$ 52,184.90	
Matured endowments	340.00	
Net amount paid for losses and matured endowments....		$ 52,524.90
Surrender values paid in cash, or applied in liquidation of loans or notes		191.00
Surrender values applied to purchase paid up insurance and annuities		104.31
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		139.14
Dividends applied to purchase paid up additions and annuities....		9.32
Total paid policy holders	$ 52,968.67	
Interest or dividends paid to stockholders.....		6,000.00
Commissions to agents		39,910.44
Salaries and allowances for agencies, including managers, agents and clerks		17,157.13
Agency supervision, traveling and all other agency expenses.....		395.90
Medical examiners' fees		4,340.75
Salaries and all other compensation of officers, directors, trustees and home office employes		13,229.84
Rents, including $2,830.08 for company's occupancy of its own buildings		2,740.08
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		5,809.10
Legal expenses		162.90
Furniture, fixtures and safes		178.39
Repairs and expenses on real estate		23.90
State taxes on premiums		2,256.61
Insurance department licenses and fees		431.25
All other licenses, fees and taxes.....		151.46
All other disbursements		3,897.77
Gross loss on sale or maturity of bonds.....		436.25
Total disbursements		$ 150,085.44
Balance		$ 180,693.12

LEDGER ASSETS.

Book value of real estate	$ 53,113.48
Mortgage loans on real estate	66,225.00
Loans secured by pledge of bonds, stocks or other collateral.....	8,621.94
Loans on company's policies assigned as collateral.....	308.36
Book value of bonds, $20,425.00; stock, $29,183.55.....	49,608.55
Cash in company's office	21.50
Deposits in trust companies and banks, not on interest.....	2,562.48

Notes of agents		231.81
Total ledger assets		$ 180,693.12

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 827.75	
Interest due and accrued on bonds	309.16	
Interest due and accrued on collateral loans	54.42	
Interest due and accrued on premium notes, policy loans or liens	5.38	1,196.71
Market value of real estate over book value		5,053.89
Market value of bonds and stocks over book value		6,362.50

	New Business.	Renewals.	
Gross premiums due and unreported	$ 920.89	$ 6,169.59	
Gross deferred premiums	2,352.68	1,702.60	
Total	$ 3,273.57	$ 7,872.19	
Deduct loading	530.43	2,495.38	
Net uncollected and deferred premiums	$ 2,748.14	$ 5,376.86	$ 8,120.00
Gross assets			$ 201,426.22

DEDUCT ASSETS NOT ADMITTED.

Notes of agents	$ 231.81
Total admitted assets	$ 201,194.41

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Department Actuary on the 31st of December, 1909	$ 78,632.92
Deduct net risks reinsured	62.13
Net reserve	$ 78,570.79
Premiums paid in advance, including surrender values so applied.	$ 2,809.67
Commissions to agents due or accrued	396.10
Medical examiners' and legal fees due or accrued	567.25
State, county and municipal taxes due or accrued	2,791.15
Dividends or other profits due policy holders	52.41
Cash capital	$ 100,000.00
Unassigned funds (surplus)	16,007.04
Total liabilities	$ 201,194.41

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	27,729	$ 3,468,005.00		
Endowment	2,612	174,747.00		

All other	91	8,220.00		
Additions by dividends		6.00	30,432	$ 3,650,978.00
New policies issued during the year.				
Whole life	10,782	$ 1,508,482.00		
Endowment	7,453	523,505.00		
All other	12	13,000.00		
Additions by dividends		14.00	18,247	2,045,001.00
Old policies revived.				
Whole life	1,521	$ 201,748.00		
Endowment	178	7,139.00		
			1,699	208,887.00
Total			50,378	$ 5,904,866.00
Policies terminated during the year.				
Whole life	11,194	$ 1,493,328.00		
Endowment	3,503	200,908.00		
All other	4	3,500.00		
			14,701	1,697,636.00
Mode of termination.				
By death	612	$ 52,185.00		
maturity	5	540.00		
expiry	2	2,000.00		
surrender	3	3,000.00		
lapse	14,061	1,624,449.00		
decrease		4,512.00		
not being taken	18	11,250.00		
Total	14,701	$ 1,697,636.00		
Policies and additions in force December 31, 1909.				
Whole life	28,812	$ 3,682,663.00		
Endowment	6,739	504,408.00		
All other	126	20,039.00		
Additions by dividends		20.00	35,677	$ 4,207,130.00
Policies reinsured			7	$ 14,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	5,301	$ 757,571.00
Policies issued during the year	4,952	637,984.00
Total	10,253	$ 1,395,555.00
Ceased to be in force	3,355	452,101.00
Policies in force December 31, 1909	6,898	$ 943,454.00
Losses and claims incurred during year	88	8,353.10
Total	88	$ 8,353.10
Losses and claims settled during year	88	8,353.10
Premiums received		$ 33,124.92

FIDELITY MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated December 2, 1878; Commenced Business January 1, 1879.

L. G. FOUSE, President. W. S. CAMPBELL, Secretary.

INCOME.

First year's premiums on original policies.....	$ 549,135.00	
Surrender values applied to pay first year's premiums	182.50	
Total first year's premiums on original policies	$ 549,317.50	
Dividends applied to purchase paid up additions and annuities	22,931.37	
Surrender values applied to purchase paid up insurance and annuities	50,164.00	
Consideration for original annuities involving life contingencies	7,189.24	
Total new premiums	$ 629,602.11	
Renewal premiums	$ 3,959,571.40	
Dividends applied to pay renewal premiums.....	97,448.82	
Dividends applied to shorten endowment period..	3,910.43	
Surrender values applied to pay renewal premiums	3,025.38	
Renewal premims for deferred annuities	2,448.02	
Total renewal premiums	$ 4,066,404.05	
Total premium income		$ 4,696,006.16
Consideration for supplementary contracts not involving life contingencies		121,070.35
Dividends left with the company to accumulate at interest.....		3,968.54
Gross interest on mortgage loans	$ 182,170.07	
Gross interest on collateral loans	10,989.22	
Gross interest on bonds and dividends on stocks..	295,445.36	
Gross interest on premium notes, policy loans or liens	305,410.96	
Gross interest on deposits in trust companies and banks	6,463.03	
Gross interest on other debts due the company..	30,864.67	
Gross rents, including $40,000 for company's occupancy of its own buildings.....	87,298.13	918,641.44
From other sources		8,978.03
Gross profit on sale or maturity of bonds, $16,901.19; stocks, $121.40		17,022.59
Gross increase, by adjustment, in book value of bonds, $7,008.49 stocks, $12,500.00.....		19,508.49
Total income		$ 5,780,195.60
Ledger assets December 31, 1908		17,057,138.87
Total		$ 22,837,334.47

DISBURSEMENTS.

Death claims	$ 1,604,929.81	

Matured endowments	14,650.00	
Net amount paid for losses and matured endowments		$ 1,619,579.81
Annuities involving life contingencies		4,097.54
Surrender values paid in cash, or applied in liquidation of loans or notes		412,106.97
Surrender values applied to pay new premiums		182.50
Surrender values applied to pay renewal premiums		3,025.38
Surrender values applied to purchase paid up insurance and annuities		50,164.00
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		13,274.06
Dividends applied to pay renewal premiums		97,448.82
Dividends applied to purchase paid up additions and annuities		22,931.37
Dividends left with the company to accumulate at interest		3,968.54
Dividends applied to shorten the endowment period		3,910.43
Total paid policy holders	$ 2,230,689.42	
Expenses of investigation and settlement of policy claims including $2,084.71 for legal expenses		4,823.90
Supplementary contracts not involving life contingencies		29,688.20
Dividends held on deposit surrendered during the year		33.62
Commissions to agents		419,847.57
Commuted renewal commissions		987.74
Salaries and allowances for agencies, including managers, agents and clerks		7,105.00
Agency supervision, traveling and all other agency expenses		39,022.98
Medical examiners' fees, $27,306.91; inspection risks, $21,126.88		48,433.79
Salaries and all other compensation of officers, directors, trustees and home office employes		179,830.93
Rents, including $40,000 for company's occupancy of its own buildings		65,718.75
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		51,340.92
Legal expenses		23,404.11
Furniture, fixtures and safes		6,815.25
Repairs and expenses on real estate		56,433.44
Taxes on real estate		11,427.91
State taxes on premiums		68,764.17
Insurance department licenses and fees		6,610.77
All other licenses, fees and taxes		24,423.39
All other disbursements		12,178.45
Branch office expenses		109,009.94
Gross loss on sale or maturity of bonds, $24,346.96; stocks, $23,784.52		48,131.48
Gross decrease by adjustment, in book value of bonds, $5,538.92; stocks, $2,610.76		8,149.68
Total disbursements		$ 8,452,871.41
Balance		$ 19,384,463.06

LEDGER ASSETS.

Book value of real estate	$ 1,377,143.66
Mortgage loans on real estate	4,341,601.24
Loans secured by pledge of bonds, stocks or other collateral	258,493.00
Loans on company's policies assigned as collateral	5,519,262.21
Premium notes on policies in force	393,403.73
Book value of bonds, $6,121,697.47; stocks, $665,404.13	6,787,101.60
Cash in company's office	637.99
Deposits in trust companies and banks on interest	272,739.49

Bills receivable, $10,585.26; agents' balances (debit, $430,124.02; credit, $6,629.14): net, $123,494.88		434,080.14
Total ledger assets		$ 19,384,463.06

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 79,854.84	
Interest due and accrued on bonds	115,543.46	
Interest due and accrued on collateral loans	762.45	
Interest due and accrued on premium notes, policy loans or liens	64,263.01	
Rents due and accrued on company's property or lease	431.83	$ 260,855.59
Market value of real estate over book value		48,356.34

	New Business.	Renewals.	
Gross premiums due and unreported	$ 2,397.18	$ 160,825.48	
Gross deferred premiums	22,471.94	302,139.74	
Total	$ 24,869.12	$ 462,965.22	
Deduct loading	$ 13,553.67	$ 87,963.39	
Net uncollected and deferred premiums	$ 11,315.45	$ 375,001.83	$ 386,317.28
Gross assets			$ 2,079,992.27

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 430,124.02	
Bills receivable	10,585.26	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	94,656.25	
Book value of ledger assets over the market value	42,556.60	$ 577,922.13
Total admitted assets		$ 19,502,070.14

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Insurance Department of Pennsylvania on the 31st day of December, 1909	$ 17,130,992.00	
Deduct net value of risks reinsured	2,445.00	
Net reserve		$ 17,128,547.00
Present value of supplementary contracts, not involving life contingencies		$ 312,687.02
Surrender values claimable on policies cancelled		8,473.39
Death losses in process of adjustment, or adjusted, not due	$ 58,455.00	
Death losses reported, no proofs received	30,500.00	
Death losses and other policy claims resisted	29,037.47	
Total policy claims		117,992.47
Supplementary contracts not involving life contingencies, due and unpaid		500.00

Dividends left with the company to accumulate at interest..	5,673.19
Premiums paid in advance, including surrender values so applied..	6,611.09
Unearned interest and rent paid in advance.....	85,481.37
Commissions due agents on premiums notes when paid.....	14,524.69
Salaries, rents, commissions and other accounts, due or accrued..	8,959.87
Medical examiners' fees due or accrued.....	6,070.00
State, county and municipal taxes due or accrued.....	50,793.89
Dividends or other profits due policy holders	6,280.50
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910.....	118,826.87
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910.....	2,611.66
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred divided policies	627,853.66
Unassigned funds (surplus)	$ 1,000,183.47
Total liabilities	$ 19,502,070.14

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	31,614	$ 63,466,878.00		
Endowment	14,688	27,300,235.00		
All other	12,648	30,208,938.00		
Additions by dividends		16,612.00	58,950	$120,992,663.00
New policies issued during the year.				
Whole life	2,336	$ 5,670,272.00		
Endowment	2,463	5,865,357.00		
All other	1,086	3,249,569.00		
			5,885	14,785,198.00
Old policies revived.				
Whole life	290	768,233.00		
Endowment	211	450,644.00		
All other	126	319,567.00		
			627	1,538,444.00
Old policies increased.				
Whole life	15	$ 41,240.00		
Endowment	16	10,180.00		
All other	14	265,725.00		
Additions by dividends		17,041.00	45	334,186.00
Total			65,507	$137,650,491.00
Policies terminated during the year.				
Whole life	2,270	$ 5,047,294.00		
Endowment	1,790	3,594,308.00		
All other	1,646	4,342,011.00		
Additions by dividends		63.00	5,706	12,983,676.00
Mode of termination.				
By death	661	$ 1,664,013.00		
maturity	6	14,650.00		
expiry	350	614,519.00		
surrender	1,308	2,445,683.00		

lapse	3,368	7,589,537.00		
decrease	13	655,274.00		
Total	5,706	$ 12,983,676.00		
Policies and additions in force December 31, 1909.				
Whole life	32,201	$ 65,567,368.00		
Endowment	15,453	29,893,788.00		
All other	12,147	29,172,069.00		
Additions by dividends		33,590.00	59,801	$124,666,815.00
Policies reinsured			14	$ 205,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,008	$ 1,840,620.00
Policies issued during year	91	287,092.00
Total	1,099	$ 2,127,712.00
Ceased to be in force	60	178,234.00
Policies in force December 31, 1909	1,039	$ 1,949,478.00
Losses and claims incurred during year	6	23,893.00
Total	6	$ 23,893.00
Losses and claims settled during year	6	23,893.00
Premiums received		$ 70,306.76

GERMANIA LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 10, 1860; Commenced Business, July 16, 1860.

CORNELIUS DOREMUS, President. CARL HEYE, Secretary.

Cash Capital, $200,000.00.

INCOME.

First year's premiums on original policies		$ 503,292.01
Total first year's premiums on original policies	$ 503,292.01	
Dividends applied to purchase paid up additions and annuities	43,020.11	
Surrender values applied to purchase paid up insurance and annuities	127,175.50	
Consideration for original annuities involving life contingencies	17,626.00	
Consideration for supplementary contracts involving life contingencies	609.84	
Total new premiums	$ 691,723.46	
Renewal premiums	$ 4,156,346.60	
Dividends applied to pay renewal premiums	230,864.27	
Renewal premiums for deferred annuities	178.32	
Total renewal premiums	$ 4,387,389.19	

Total premium income		$ 5,079,112.65
Consideration for supplementary contracts not involving life contingencies		17,173.01
Dividends left with the company to accumulate at interest		3,031.78
Gross interest on mortgage loans	$ 1,130,647.10	
Gross interest on bonds and dividends on stocks	392,208.23	
Gross interest on premium notes, policy loans or liens	207,706.45	
Gross interest on deposits in trust companies and banks	16,731.75	
Gross interest on other debts due the company	2,970.98	
Gross rents, including $28,431.67 for company's occupancy of its own buildings	182,012.50	1,932,277.01
From other sources		2,313.32
Gross profit on sale or maturity of real estate $816,382.19; bonds, $17.60		816,399.79
Total income		$ 7,850,307.56
Ledger assets December 31, 1908		40,085,283.95
Total		$ 47,935,591.51

DISBURSEMENTS.

Death claims	$ 1,599,496.22	
Matured endowments	1,384,421.52	
Net amount paid for losses and matured endowments		$ 2,983,917.74
Annuities involving life contingencies		40,459.84
Surrender values paid in cash, or applied in liquidation of loans or notes		480,682.45
Surrender values applied to purchase paid up insurance and annuities		127,175.50
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		193,485.89
Dividends applied to pay renewal premiums		230,864.27
Dividends applied to purchase paid up additions and annuities		43,020.11
Dividends left with the company to accumulate at interest		3,031.73
Total paid policy holders	$ 4,102,637.58	
Expenses of investigation and settlement of policy claims including $3,369.90 for legal expenses		8,895.70
Supplementary contracts not involving life contingencies		4,100.00
Dividends held on deposit surrendered during the year, with interest thereon		234.17
Interest or dividends paid to stockholders		24,000.00
Commissions to agents		396,469.24
Commuted renewal commissions		26.59
Salaries and allowances for agencies, including manager, agents and clerks		100.00
Agency supervision, traveling and all other agency expenses		82,091.62
Medical examiners' fees, $30,120.90; inspection risks, $3,976.52		34,097.42
Salaries and all other compensation of officers, directors, trustees and home office employes		184,759.71
Rents, including $28,671.39 for company's occupancy of its own buildings		30,635.42
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		61,756.04
Legal expenses		783.92
Furniture, fixtures and safes		3,130.54

Repairs and expenses on real estate	69,646.56
Taxes on real estate	23,567.86
State taxes on premiums	44,347.19
Insurance department licenses and fees	3,104.63
All other licenses, fees and taxes	8,429.30
All other disbursements	11,658.91
Branch office expenses	211,402.07
Agents' balances charged off	14,649.95
Gross loss on sale or maturity of real estate, $1,704.45; bonds, $11,815.92	13,520.37
Gross decrease by adjustment, in book value of bonds	16,682.37
Total disbursements	$ 5,340,727.16
Balance	$42,594,864.35

LEDGER ASSETS.

Book value of real estate	$ 2,705,311.71
Mortgage loans on real estate	25,116,307.20
Loans on company's policies assigned as collateral	4,013,664.57
Book value of bonds	9,304,502.95
Cash in company's office	1,410.70
Deposits in trust companies and banks, not on interest	9,668.24
Deposits in trust companies and banks on interest	1,443,997.98
Total ledger assets	$ 42,594,864.35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 404,064.07	
Interst due and accrued on bonds	132,292.55	
Interest due and accrued on premium notes, policy loans or liens	28,966.21	
Rents due and accrued on company's property or lease	3,657.23	568,980.06

	New Business.	Renewals.	
Gross premiums due and unreported	$ 20,165.07	$ 598,496.76	
Gross deferred premiums	36,784.11	414,612.41	
Total	$ 56,949.18	$ 1,013,109.17	
Deduct loading	$ 12,813.57	$ 227,949.56	
Net uncollected and deferred premiums	$ 44,135.61	$ 785,159.61	829,295.22
Gross assets			$ 43,993,139.63

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over the market value	$ 371,873.37
Total admitted assets	$ 43,621,266.26

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the N. Y. Ins. Dept. on the 31st day of Dec., 1909	$ 36,754,431.00

Deduct net value of risks reinsured	53,461.00	
Net reserve		$ 36,700,970.00
Present value of supplementary contracts, not involving life contingencies		54,193.36
Surrender values claimable on policies cancelled		19,611.73
Death losses due and unpaid	$ 3,429.25	
Death losses in process of adjustment, or adjusted, not due	104,207.18	
Death losses reported, no proofs received	70,761.60	
Matured endowments due and unpaid	19,989.45	
Death losses and other policy claims resisted	8,000.00	
Annuity claims involving life contingencies, due and unpaid	2,989.43	
Total policy claims		209,376.91
Dividends left with the company to accumulate at interest		4,392.21
Premiums paid in advance, including surrender values so applied		14,637.01
Unearned interest and rent paid in advance		44,780.15
Commissions to agents due or accrued		1,169.12
Salaries, rents, commissions and other accounts, due or accrued		10,702.76
Medical examiners' and legal fees due or accrued		1,953.50
State, county and municipal taxes due or accrued		44,255.94
Dividends or other profits due policy holders		91,940.94
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		340,000.00
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		25,376.21
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		3,205,100.26
Other liabilities		132,563.69
Cash capital	$ 200,000.00	
Unassigned funds (surplus)	2,520,242.47	
Total liabilities		$ 43,621,266.26

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	25,808	$ 49,476,658.00		
Endowment	41,668	66,059,436.00		
All other	321	1,529,145.00		
Additions by dividends		588,172.00	67,797	$117,653,411.00
New policies issued during the year.				
Whole life	2,329	$ 4,728,000.00		
Endowment	3,970	7,746,180.00		
All other	93	351,700.00		
			6,392	12,825,880.00
Old policies revived.				
Whole life	18	$ 42,279.00		
Endowment	86	167,458.00		
All other		1,454.00		
			104	211,191.00
Old policies increased.				
Whole life	1	$ 27,745.00		

Endowment	6	12,278.00		
All other		38,242.00		
Additions by dividends		65,588	7	143,853.00
Total			74,300	$130,834,335.00
Policies terminated during the year.				
Whole life	1,814	$ 3,802,804.00		
Endowment	3,598	6,282,279.00		
All other	58	207,731.00		
Additions by dividends		80,444.00	5,470	10,373,258.00
Mode of termination.				
By death	797	$ 1,617,197.00		
maturity	968	1,380,609.00		
expiry	68	152,690.00		
surrender	1,363	2,092,405.00		
lapse	1,595	3,088,520.00		
decrease		679,240.00		
not being taken	679	1,362,597.00		
Total	5,470	$ 10,373,258.00		
Policies and additions in force December 31, 1909.				
Whole life	26,338	$ 50,484,227.00		
Endowment	42,129	67,688,224.00		
All other	363	1,715,310.00		
Additions by dividends		573,316.00	68,830	$120,461,077.00
Policies reinsured				$ 180,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	396	$ 483,508.00
Policies issued during year	34	48,000.00
Total	430	$ 526,508.00
Ceased to be in force	33	36,258.00
Policies in force December 31, 1909	397	$ 490,250.00
Losses and claims incurred during year	3	3,000.00
Total	3	$ 3,000.00
Losses and claims settled during year	3	3,000.00
Premiums received		$ 18,616.45

HOME LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 30th, 1860; Commenced Business May 1, 1860.

GEO. E. IDE, President. ELLIS W. GLADWIN, Secretary.

Cash Capital, $125,000.00.

INCOME.

First year's premiums on original policies	$ 318,036.89
Total first year's premiums on original policies	$ 318,036.89

Dividends applied to purchase paid up additions and annuities	279,960.59	
Matured endowments to purchase paid up additions and annuities	1,765.82	
Consideration for original annuities involving life contingencies	31,599.36	
Consideration for supplementary contracts involving life contingencies	1,164.73	
Total new premiums		$ 632,527.39
Renewal premiums	$ 2,812,270.04	
Dividends applied to pay renewal premiums	58,131.69	
Surrender values applied to pay renewal premiums	252.10	
Renewal premiums for deferred annuities	29,021.92	
Total renewal premiums		2,899,675.75
Total premium income		$ 3,532,203.14
Consideration for supplementary contracts not involving life contingencies		2,582.00
Dividends left with the company to accumulate at interest		3,407.00
Gross interest on mortgage loans	$ 314,791.37	
Gross interest on bonds and dividends on stocks	472,100.74	
Gross interest on premium notes, policy loans or liens	178,271.02	
Gross interest on deposits in trust companies and banks	5,763.20	
Gross interest on other debts due the company	1,265.72	
Gross discount on claims paid in advance	338.48	
Gross rents including $24,000.00 for company's occupancy of its own buildings	98,644.62	1,071,175.15
From other sources		14.34
From agents' balances previously charged off		198.91
Gross profit on sale or maturity of bonds. $22,707.38; stocks, $29,267.50		51,974.88
Gross increase, by adjustment, in book value of bonds		18,825.01
Total income		$ 4,680,380.48
Ledger assets December 31, 1908		21,718,240.99
Total		$ 26,398,621.42

DISBURSEMENTS.

Death claims, $975,633.15; additions, $1,492	$ 977,125.15	
Matured endowments (less $25,000 reinsurance) $211,839; additions, $143,507.78	355,346.78	
Net amount paid for losses and matured endowments		$ 1,332,471.93
Annuities involving life contingencies		49,506.41
Surrender values paid in cash, or applied in liquidation of loans or notes		542,324.89
Surrender values applied to pay new premiums		252.10
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		18,191.00
Dividends applied to pay renewal premiums		58,131.69
Dividends applied to purchase paid up additions and annuities		279,960.59
Dividends left with the company to accumulate at interest		3,407.00
Total paid policy holders	$ 2,284,245.61	
Expenses of investigation and settlement of policy claims		458.27

Supplementary contracts not involving life contingencies	18,951.69
Dividends held on deposit surrendered during the year	127.58
Interest or dividends paid to stockholders	15,000.00
Commissions to agents	363,556.30
Commuted renewal commissions	135.00
Agency supervision, traveling and all other agency expenses	15,134.04
Medical examiners' fees, $21,265.35; inspection risks, $2,848.75	24,114.10
Salaries and all other compensation of officers, directors, trustees and home office employes	158,756.16
Rents, including $24,000.00 for company's occupancy of its own buildings	24,000.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	38,765.62
Legal expenses	6,047.47
Furniture, fixtures and safes	3,087.26
Repairs and expenses on real estate	34,046.72
Taxes on real estate	14,628.63
State taxes on premiums	43,242.87
Insurance department licenses and fees	5,692.81
All other licenses, fees and taxes	4,400.52
All other disbursements	11,884.07
Branch office expenses, including salaries of managers and clerks	57,744.48
Agents' balances charged off	503.21
Gross loss on sale or maturity of bonds, $4,847.50; stocks, $50,995.48	55,842.98
Gross decrease by adjustment, in book value of bonds	38,956.53
Total disbursements	$ 3,214,271.92
Balance	$ 23,184,349.50

LEDGER ASSETS.

Book value of real estate	$ 1,643,609.81
Mortgage loans on real estate	6,419,230.00
Loans on company's policies assigned as collateral	2,466,729.98
Premium notes on policies in force	620,673.48
Book value of bonds, $10,108,344; stock, $1,477,388.98	11,585,732.98
Deposits in trust companies and banks not on interest	21,376.89
Deposits in trust companies and banks on interest	402,519.31
Agents' balances, (debit, $24,477.98; credit, $0.38)	24,477.60
Total ledger assets	$ 23,184,349.50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 26,549.66	
Interest due and accrued on bonds	139,780.42	
Interest due and accrued on premium notes, policy loans or liens	9,453.26	
Rents due and accrued on company's property or lease	3,451.16	$ 179,234.50

	New Business.	Renewals.
Gross premiums due and unreported	$ 4,093.58	$ 156,437.43
Gross deferred premiums	31,898.60	208,388.07
Total	$ 35,992.18	$ 364,825.50
Deduct loading	7,733.78	90,166.31

Net uncollected and deferred premiums	$ 28,258.40	$ 274,659.19	$ 302,947.59
Gross assets			$ 23,666,501.59

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	$ 24,477.98	
Book vale of bonds and stocks over the market value	16,004.98	$ 40,482.96
Total admitted assets		$ 23,626,018.63

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the N. Y. Ins. Dept on the 31st day of December, 1909	$ 21,382,729.00	
Deduct net value of risks reinsured	116,883.00	
Net reserve	21,265,846.00	
Present value of supplementary contracts, not involving life contingencies		$ 143,168.00
Surrender values claimable on policies cancelled		28,850.00
Death losses reported, no proofs received	$ 71,165.04	
Matured endowments due and unpaid	8,932.99	
Death losses and other policy claims resisted	6,000.00	
Total policy claims		86,098.03
Dividends left with the company to accumulate at interest		4,871.92
Premiums paid in advance, including surrender values so applied		34,058.06
Unearned interest and rent paid in advance		91,368.19
Commissions to agents due or accrued		6,868.98
Salaries, rents, commissions and other accounts, due or accrued		2,500.00
Medical examiners' and legal fees due or accrued		15,271.50
State, county and municipal taxes due or accrued		43,000.00
Dividends or other profits due policy holders		5,990.84
Other liabilities		20,800.00
Cash capital		$ 125,000.00
Unassigned funds (surplus)		1,752,327.11
Total liabilities		$ 23,626,018.63

EXHIBIT OF POLICIES.

(Including paid-for Business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	35,184	$ 63,813,517.00		
Endowment	9,484	14,645,950.00		
All other	3,039	6,980,761.00		
Additions by dividends		2,928,016.00	47,707	$ 88,368,244.00
New policies issued during the year.				
Whole life	3,001	$ 6,621,497.00		
Endowment	687	1,119,000.00		
All other	910	2,615,611.00		
Additions by dividends		427,556.00	4,598	$ 10,783,664.00
Old policies revived.				
Whole life	100	$ 203,500.00		

Endowment	29	41,000.00		
All other	25	84,500.00		
			154	329,000.00
Old policies increased.				
Whole life		$ 149,972.00		
Endowment		20,540.00		
All other		850.00		
				171,362.00
Total			52,459	$ 99,652,270.00
Policies terminated during the year.				
Whole life	2,221	$ 4,473,111.00		
Endowment	642	1,119,624.00		
All other	497	1,282,704.00		
Additions by dividends		244,298.00	3,360	7,119,737.00
Mode of termination.				
By death	504	$ 977,125.00		
maturity	134	479,429.00		
expiry	38	111,150.00		
surrender	1,263	2,159,202.00		
lapse	1,421	2,773,903.00		
decrease		618,928.00		
Total	3,360	$ 7,119,737.00		
Policies and additions in force December 31, 1909.				
Whole life	36,074	$ 66,356,111.00		
Endowment	9,551	14,707,366.00		
All other	3,474	8,357,782.00		
Additions by dividends		3,111,274.00	49,099	$ 92,532,533.00
Policies reinsured			84	$ 1,002,778.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,601	$ 2,249,631.00
Policies issued during year	40	83,904.00
Total	1,641	$ 2,333,535.00
Ceased to be in force	82	142,236.00
Policies in force December 31, 1909	1,559	$ 2,191,299.00
Losses and claims incurred during year	11	$ 11,224.00
Total	11	$ 11,224.00
Losses and claims settled during year	9	8,224.00
Losses and claims unpaid December 31, 1909	2	3,000.00
Premiums received		$ 73,621.38

INTERNATIONAL LIFE INSURANCE COMPANY.

ST. LOUIS, MO.

Incorporated August 19, 1909, Commenced Business August 19, 1909.

MASSEY WILSON, President. B. M. McKINNEY and W. H. McBRIDE, Secretaries.

Cash Capital, $620,350.00.

INCOME.

First year's premiums on original policies.....		$ 125,622.20
Total new premiums		$ 125,622.20
Renewal premiums		$ 6,594.75
Total renewal premiums		$ 6,594.75
Total premium income		$ 132,216.95
Consideration for supplementary contracts not involving life contingencies		699.26
Gross interest on mortgage loans	$ 7,416.39	
Gross interest on bonds and dividends on stocks	2,185.00	
Gross interest on deposits in trust companies and banks	10,555.02	
Gross interest on other debts due the company..	738.76	
		20,895.17
From other sources		6,146.87
Total income		$ 159,958.25
Ledger assets December 31, 1908.....		1,171,790.32
Total		$ 1,331,754.57

DISBURSEMENTS.

Death claims	$ 7,000.00	
Total paid policy holders	$ 7,000.00	
Supplementary contracts not involving life contingencies.....		38.65
Commissions to agents		99,543.06
Commuted renewal commissions		661.75
Branch office expenses		37.50
Agency supervision, traveling and all other agency expenses.....		8,762.02
Medical examiners' fees, $7,449.81; inspection risks, $2,154.10...		9,603.91
Salaries and all other compensation of officers, directors, trustees and home office employes		21,661.72
Rents, including $3,959.73 for company's occupancy of its own buildings		3,419.73
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		13,778.64
Legal expenses		5,807.50
Furniture, fixtures and safes		1,752.06
State taxes on premiums		104.12
Insurance department licenses and fees.....		4,267.62
All other licenses, fees and taxes		1,374.30
All other disbursements		89,907.08
Total disbursements		$ 267,719.66
Balance		$ 1,064,034.91

LEDGER ASSETS.

Mortgage loans on real estate		$ 437,223.29
Loans secured by pledge of bonds, stocks or other collateral		17,950.00
Book value of bonds and stock		242,537.00
Cash in company's office		553.59
Deposits in trust companies and banks, not on interest		109,877.43
Deposits in trust companies and banks on interest		136,572.93
Bills receivable 72,415.68: agents' balances (debit, $47,598.99;, credit, $694.00), net 46,904.99		119,320.67
Total ledger assets		$ 1,064,034.91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 7,459.34	
Interest due and accrued on bonds	2,981.89	
Interest due and accrued on other assets	1,030.71	
		$ 11,471.94
Market value of bonds and stocks over book value		543.00

	New Business.	Renewals.	
Gross premiums due and unreported	$ 54,936.65	$ 8,403.60	
Gross deferred premiums	188.58	353.35	
Total	$ 55,145.23	$ 8,756.95	
Deduct loading	41,358.92	437.85	
Net uncollected and deferred premiums	$ 13,786.31	$ 8,319.10	$ 22,105.41
Gross assets			$ 1,098,155.26

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	$ 17,950.00	
Agents' debit balances	47,598.99	
Bills receivable	72,415.68	
Book value of ledger assets over the market value	4,836.48	142,801.15
Total admitted assets		$ 955,354.11

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the actuary on the 31st day of December, 1909	$ 60,303.00	
Deduct net value of risks reinsured	751.00	
	$ 59,552.00	
Reserve to provide for health and accident benefits	1,952.00	
Net reserve		$ 61,504.00
Death losses reported, no proofs received	$ 1,000.00	
Total policy claims		$ 1,000.00
Supplementary contracts not involving life contingencies, due and unpaid		660.61
Premiums paid in advance, including surrender values so applied		907.42
Unearned interest and rent paid in advance		433.30

Cost of collection on uncollected and deferred premiums in excess of loading		2,902.51
Salaries, rents, commissions and other accounts, due or accrued		7,469.05
Medical examiners' and legal fees due or accrued		1,843.50
State, county and municipal taxes due or accrued		2,949.23
Other liabilities		34,601.54
Cash capital	$	620,350.00
Unassigned funds (surplus)		220,732.95
Total liabilities	$	955,354.11

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	2,179	$ 4,385,426.00		
Endowment	140	239,730.00		
All other	44	159,500.00		
			2,363	$ 4,784,656.00
New policies issued during the year.				
Whole life	1,815	$ 3,968,890.00		
Endowment	167	253,210.00		
All other	34	109,000.00		
			2,016	4,331,100.00
Old policies revived.				
Whole life	1	$ 10,000.00		
			1	$ 10,000.00
Total			4,380	$ 9,125,756.00
Policies terminated during the year.				
Whole life	522	$ 1,156,256.00		
Endowment	72	106,100.00		
All other	11	53,500.00		
			605	1,315,856.00
Mode of termination.				
By death	4	$ 8,000.00		
lapse	24	58,000.00		
not being taken	577	1,249,856.00		
Total	605	$ 1,315,856.00		
Policies and additions in force December 31, 1909.				
Whole life	3,473	$ 7,208,060.00		
Endowment	235	386,840.00		
All other	67	215,000.00		
			3,775	$ 7,809,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	44	$ 114,500.00
Policies issued during year	462	840,670.00
Total	506	$ 955,170.00

Ceased to be in force	105	207,000.00
Policies in force December 31, 1909	401	$ 748,170.00
Premiums received		$ 27,451.62

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated April 21, 1862; Commenced Business December 27, 1862.

ROLAND O. LAMB, President. WALTON L. CROCKER, Secretary.

INCOME.

First years premiums on original policies	$ 1,106,363.34	
Surrender values applied to pay first year's premiums	385.71	
Total first year's premiums on original policies	$ 1,106,749.05	
Dividends applied to purchase paid up additions and annuities	105,709.30	
Surrender values applied to purchase paid up insurance and annuities	102,692.58	
Total new premiums		$ 1,315,150.93
Renewal premiums	$ 16,779,456.12	
Dividends applied to pay renewal premiums	1,446,787.59	
Surrender values applied to pay renewal premiums	1,340.63	
Total renewal premiums		18,227,584.34
Total premium income		$ 19,542,735.27
Consideration for supplementary contracts not involving life contingencies		15,710.00
Dividends left with the company to accumulate		4,676.44
Gross interest on mortgage loans	$ 990,611.73	
Gross interest on bonds and dividends on stocks	1,234,311.26	
Gross interest on premium notes, policy loans or liens	183,855.12	
Gross interest on deposits in trust companies and banks	22,476.74	
Gross interest on other debts due the company	5,168.09	
Gross discount on claims paid in advance	1,359.29	
Gross rents, including $94,013.38 for company's occupancy of its own buildings	243,923.90	2,681,706.13
From other sources		35.00
From agents' balances previously charged off		787.57
Gross profit on sale or maturity of bonds		27,865.28
Gross increase, by adjustment, in book value of bonds		85,843.48
Total income		$ 22,359,359.17
Ledger assets December 31, 1908		54,738,652.32
Total		$ 77,098,011.49

DISBURSEMENTS.

Death claims (less $6,852.00 reinsurance) $5,453,129.13; additions, $4.721.60	$ 5,457,850.73	
Matured endowments, $175,042.00; additions, $3,124.00	178,166.00	
Net amount paid for losses and matured endowments		$ 5,636,016.73
Premium notes voided by lapse, less $3,031.34 restorations		7,416.50
Surrender values paid in cash, or applied in liquidation of loans or notes		980,655.95
Surrender values applied to pay new premiums		385.71
Surrender values applied to pay renewal premiums		1,340.63
Surrender values applied to purchase paid up insurance and annuities		102,692.58
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		107,170.21
Dividends applied to pay renewal premiums		1,446,787.59
Dividends applied to purchase paid up additions and annuities		105,709.30
Dividends left with the company to accumulate		4,676.44
Total paid policy holders		8,392,851.64
Expenses of investigation and settlement of policy claims including $3,075.81 for legal expenses		42,560.27
Supplementary contracts not involving life contingencies		24,730.19
Dividends held on deposit surrendered during the year with interest thereon		2,098.62
Commissions to agents		3,207,638.17
Commuted renewal commissions		18,206.77
Agency supervision, traveling and all other agency expenses		90,486.77
Medical examiners' fees, $261,023.75; inspection risks, $57,388.08		318,411.83
Salaries and all other compensation of officers, directors, trustees and home office employes		595,108.38
Rents, including $94,013.38 for company's occupancy of its own buildings		195,946.51
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		251,515.15
Legal expenses		5,056.66
Furniture, fixtures and safes		29,945.21
Repairs and expenses on real estate		73,337.60
Taxes on real estate		59,187.15
State taxes on premiums		169,406.64
Insurance department licenses and fees		13,888.97
All other licenses, fees and taxes		39,666.82
All other disbursements		56,214.52
Agency office expenses		925,060.11
Agents' balances charged off		4,124.07
Gross loss on sale or maturity of bonds		985.12
Gross decrease by adjustment, in book value of bonds		24,804.73
Total disbursements		$ 14,551,231.90
Balance		$ 02,546,779.59

LEDGER ASSETS.

Book value of real estate	$ 4,229,062.95
Mortgage loans on real estate	20,670,560.17
Loans on company's policies assigned as collateral	3,944,005.75
Premium notes on policies in force	285,729.67
Book value of bonds, $32,677,,240.09; stocks, $1.00	32,677,241.00
Cash in company's office	2,114.01
Deposits in trust companies and banks, not on interest	25,858.89
Cash in company's office	2,144.01

Bills receivable, $2,741.09; agents' balances (debit, $32,028.23; credit, $8,786.04); net, $23,242.19		25,983.28
Loans on personal security, $16,000.00; furniture and fixtures, $8,500.00		24,500.00
Total ledger assets		$ 62,546,779.59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 360,934.11	
Interest due and accrued on bonds	441,406.25	
Interest due and accrued on premium notes, policy loans or liens	68,980.25	
Rents due and accrued on company's property or lease	17,059.76	$ 888,380.37
Market value of bonds and stocks over book value		117,740.11

	Weekly Premiums.	New Business.	Renewals.	
Gross premiums due and unreported		$ 109,665.23	$ 544,502.34	
Gross deferred premiums		200,984.80	961,916.69	
Totals	$146,861.76	$ 310,650.03	$ 1,506,419.03	
Deduct loading	73,430.88	$ 74,556.00	$ 361,540.57	
Net uncollected and deferred premiums	73,430.88	$ 236,094.03	$ 1,144,878.46	1,454,403.37
Gross assets				$ 65,007,303.44

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 8,500.00	
Commuted commissions	32,028.23	
Loans on personal security	16,000.00	
Bills receivable	2,741.09	
Book value of ledger assets over the market value	2,424.39	$ 61,693.71
Total admitted assets		$ 64,945,609.73

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Mass. Ins. Dep. on the 31st Dec. 1909	$ 54,832,915.00	
Deduct net value of risks reinsured	148,342.00	
Net reserve	54,684,573.00	
Present value of supplementary contracts, not involving life contingencies		$ 193,272.00
Surrender values claimable on policies cancelled		275,602.00
Death losses due and unpaid	$ 7,670.00	
Death losses in process of adjustment, or adjusted, not due	20,214.05	
Death losses reported, no proofs received	110,644.00	
Matured endowments unable to locate	459.00	
Death losses and other policy claims resisted	15,844.05	
Total policy claims		154,831.10
Dividends left with the company to accumulate at interest		16,348.00
Premiums paid in advance, including surrender values so applied		212,079.67

Unearned interest and rent paid in advance	197.01
Commissions to agents due or accrued	61,222.52
Salaries, rents, commissions and other accounts, due or accrued	43,618.91
Medical examiners' and legal fees due or accrued	1,946.25
State, county and municipal taxes due or accrued	236,506.34
Dividends or other profits due policy holders	98,157.20
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910	1,883,489.05
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910	146,510.95
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	216,047.15
Reserve or surplus funds not otherwise included in liabilities	562,056.00
Unassigned funds (surplus)	$ 6,159,152.58
Total liabilities	$ 64,945,609.73

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	93,640	$151,797,926.00		
Endowment	22,458	29,538,585.00		
All other	5,189	17,172,446.00		
Additions by dividends		1,029,217.00	121,287	$199,538,174.00
New policies issued during the year.				
Whole life	18,717	$ 27,200,300.00		
Endowment	2,979	3,707,500.00		
All other	1,393	5,618,000.00		
			23,089	36,525,800.00
Old policies revived.				
Whole life	659	$ 808,560.00		
Endowment	139	148,000.00		
All other	24	86,000.00		
			822	1,042,560.00
Old policies increased.				
Whole life	78	$ 776,677.00		
Endowment	5	195,769.00		
All other	10	43,910.00		
Additions by dividends		222,819.00	93	1,239,175.00
Total			145,291	$238,345,709.00
Policies terminated during the year.				
Whole life	7,938	$ 12,385,771.00		
Endowment	1,579	2,155,424.00		
All other	718	2,899,873.00		
Additions by dividends		97,080.00	10,235	17,538,148.00
Mode of termination.				
By death	898	$ 1,616,354.00		
maturity	101	174,261.00		
expiry	14	27,570.00		
surrender	2,091	2,489,189.00		
lapse	7,037	10,138,056.00		
decrease	94	3,092,768.00		
Total	10,235	$ 17,538,148.00		

Policies and additions in force December 31, 1909.				
Whole life	105,303	$168,725,692.00		
Endowment	23,963	31,362,930.00		
All other	5,790	19,563,983.00		
Additions by dividends		1,154,956.00	135,056	$220,807,561 00
Policies reinsured			47	$ 702,198.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	2,398	$ 5,115,367.00
Policies issued during year	510	983,391.00
Total	2,908	$ 6,098,758.00
Ceased to be in force	254	561,861.00
Policies in force December 31, 1909	2,654	$ 5,536,897.00
Losses and claims incurred during year	9	31,861.00
Total	9	$ 31,861.00
Losses and claims settled during year	9	31,861.00
Premiums received		$162,080.65

LIFE INSURANCE COMPANY OF VIRGINIA.

RICHMOND, VIRGINIA.

Incorporated March 21, 1871; Commenced Business April, 1871.

J. G. WALKER, President. E. D. HARRIS, Secretary.

Cash Capital, $250,000.00.

INCOME.

First year's premiums on original policies	$ 425,675.17		
Surrender values applied to pay first year's premiums	322.99		
Total first year's premiums on original policies	$ 425,998.16		
Dividends applied to purchase paid up additions and annuities	268.06		
Surrender values applied to purchase paid up insurance and annuities	28,550.41		
Total new premiums	$ 454,816.63		
Renewal premiums	$ 2,128,586.00		
Dividends applied to pay renewal premiums	2,635.60		
Surrender values applied to pay renewal premiums	416.76		
Total renewal premiums	$ 2,131,638.36		
Total premium income		$ 2,586,454.99	
Gross interest on mortgage loans	$ 169,660.90		
Gross interest on collateral loans	4,251.25		
Gross interest on bonds and dividends on stocks	37,073.75		
Gross interest on premium notes, policy loans or liens	7,977.59		
Gross interest on deposits in trust companies and			

banks	7,380.99	
Gross rents, including $7,200 for company's occupancy of its own buildings	8,066.30	234,410.78
From other sources		2,393.27
Gross profit on sale or maturity of real estate, $62.17; bonds, $608.54; stocks, $110.94; mortgages, $252.84		1,034.49
Total income		$ 2,824,293.53
Ledger assets December 31, 1908		4,283,842.51
Increase of cash capital during the year		50,000.00
Total		$ 7,158,136.04

DISBURSEMENTS.

Death claims	$ 753,583.94	
Matured endowments	199.99	
Net amount paid for losses and matured endowments		$ 753,783.93
Annuities involving life contingencies		236.15
Premium notes voided by lapse		415.12
Surrender values paid in cash, or applied in liquidation of loans or notes		42,603.77
Surrender values applied to pay new premiums		322.99
Surrender values applied to pay renewal premiums		416.76
Surrender values applied to purchase paid up insurance and annuities		28,550.41
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		60,139.30
Dividends applied to pay renewal premiums		2,635.60
Dividends applied to purchase paid up additions and annuities		268.06
Total paid policy holders	$ 889,372.09	
Expenses of investigation and settlement of policy claims including $7,437.16 for legal expenses		7,437.16
Interest or dividends paid to stockholders		42,000.00
Commissions to agents		459,818.59
Agency supervision, traveling and all other agency expenses		23,381.20
Medical examiners' fees, $44,445.82; inspection risks, $1,055.50		45,501.32
Salaries and all other compensation of officers, directors, trustees and home office employes		148,613.11
Rents		26,560.42
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		41,619.28
Legal expenses		9,229.40
Furniture, fixtures and safes		6,646.44
Repairs and expenses on real estate		417.63
Taxes on real estate		1,463.77
State taxes on premiums		28,810.19
Insurance department licenses and fees		1,289.21
All other licenses, fees and taxes		21,741.75
All other disbursements		13,518.67
Branch office expenses		225,333.46
Gross loss on sale or maturity of real estate, $634.03; bonds, $100.00		734.03
Gross decrease by adjustment, in book value of bonds, $180.00		180.00
Total disbursements		$ 1,993,667.72
Balance		$ 5,164,468.32

LEDGER ASSETS.

Book value of real estate	$ 95,850.87

Mortgage loans on real estate		3,768,129.14
Loans secured by pledge of bonds, stocks or other collateral		68,873.69
Loans on company's policies assigned as collateral		132,080.98
Premium notes on policies in force		4,387.34
Book value of bonds, $821,738.69; stock, $28,025.00		849,763.69
Cash in company's office		15,494.10
Deposits in trust companies and banks, not on interest		2,277.36
Deposits in trust companies and banks on interest		227,580.75
Other ledger assets		30.40
Total ledger assets		$ 5,164,468.32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 48,813.85		
Interest due and accrued on bonds	15,128.76		
Interest due and accrued on collateral loans	1,392.12		
Interest due and accrued on premium notes, policy loans or liens	818.85		
Rents due and accrued on company's property or lease	79.00	$	66,232.58
Market value of real estate over book value			46,871.18
Market value of bonds and stocks over book value			16,155.12

	New Business.	Renewals.	
Gross premiums due and unreported	$ 7,446.49	$ 34,725.25	
Gross deferred premiums	14,069.26	53,772.35	
Total	$ 21,515.75	$ 88,497.60	
Deduct loading	5,915.41	26,430.31	
Net uncollected and deferred premiums	$ 15,600.34	$ 62,067.29	$ 77,667.63
All other assets			1,797.21
Gross assets			$ 5,372,691.99

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day of December, 1909	4,139,109.00		
Deduct net value of risks reinsured	1,218.00		
Net reserve		$	4,137,891.00
Surrender values claimable on policies cancelled			15,789.00
Death losses due and unpaid	$ 20,000.00		
Death losses in process of adjustment, or adjusted, not due	6,969.75		
Death losses reported, no proofs received	6,244.75		
Total policy claims			33,214.50
Premiums paid in advance, including surrender values so applied			52,949.76
Unearned interest and rent paid in advance			3,617.12
Commissions due agents on premium notes when paid			89.86
Commissions to agents due or accrued			7,957.40
Salaries, rents, commissions and other accounts, due or accrued			4,661.21
Medical examiners' and legal fees due or accrued			4,080.11
State, county and municipal taxes due or accrued			36,276.61
Unpaid dividends to stockholders			7,500.00

Dividends or other profits due policy holders		6,128.75
Other liabilities		2,250.00
Cash capital	$	250,000.00
Unassigned funds (surplus)		810,286.67
Total liabilities	$	5,372,691.99

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	367,306	$ 49,163,478.00		
Endowment	31,434	2,375,315.00		
All other	93,451	11,770,094.00		
Additions by dividends		315.00	492,191	$ 63,309,202.00
New policies issued during the year.				
Whole life	127,515	$ 17,497,361.00		
Endowment	13,176	594,192.00		
All other	33	128,500.00		
Additions by dividends		490.00	140,724	18,220,543.00
Old policies revived.				
Whole life	8,365	$ 1,074,287.00		
Endowment	672	44,021.00		
All other	1,157	147,503.00		
			10,194	1,265,811.00
Old policies increased.				
Whole life		$ 850.00		
Total			643,109	$ 82,796,406.00
Policies terminated during the year.				
Whole life	109,161	$ 13,411,904.00		
Endowment	8,635	329,503.00		
All other	5,979	717,329.00		
Additions by divdends		57.00	123,775	14,458,793.00
Mode of termination.				
By death	7,463	$ 752,493.00		
maturity	6	239.00		
expiry	445	63,398.00		
surrender	1,035	421,576.00		
lapse	114,826	12,855,629.00		
decrease		365,458.00		
Total	123,775	$ 14,458,793.00		
Policies and additions in force December 31, 1909.				
Whole life	419,352	$ 57,426,077.00		
Endowment	36,644	2,680,525.00		
All other	63,338	8,230,263.00		
Additions by dividends		748.00	519,334	$ 68,337,613.00
Policies reinsured			41	$ 162,636.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	2,563	$ 368,934.00

Policies issued during the year	1,056	140,168.00
Total	3,619	$ 509,102.00
Ceased to be in force	919	110,267.00
Policies in force December 31, 1909	2,700	$ 398,835.00
Losses and claims incurred during year	23	3,459.50
Total	23	$ 3,459.50
Losses and claims settled during year	22	3,114.50
Losses and claims unpaid December 31, 1909	1	345.00
Premiums received		$ 17,268.64

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1850; Commenced Business August 1, 1850.

HENRY B. STOKES, President. M. W. TORREY, Secretary.

Cash Capital, $100,000.00.

INCOME.

First year's premiums on original policies	$ 157,148.90	
Surrender values applied to pay first year's premiums	7,376.41	
Total first year's premiums on original policies	$ 164,525.31	
Dividends applied to purchase paid up additions and annuities	12,503.03	
Consideration for original annuities involving life contingencies	5,702.00	
Total new premiums	$ 182,730.34	
Renewal premiums	$ 1,977,769.32	
Dividends applied to pay renewal premiums	49,706.13	
Surrender values applied to pay renewal premiums	3,453.74	
Total renewal premiums	$ 2,030,929.19	
Total premium income		$ 2,213,659.53
Consideration for supplementary contracts not involving life contingencies		1,093.38
Dividends left with the company to accumulate at interest		1,190.34
Gross interest on mortgage loans	$ 446,927.50	
Gross interest on bonds and dividends on stocks	147,344.29	
Gross interest on premium notes, policy loans or liens	156,722.46	
Gross interest on deposits in trust companies and banks	21,500.25	
Gross interest on other debts due the company	2,451.98	
Gross rents, including $61,500 for company's occupancy of its own buildings	282,090.44	1,057,036.92
Gross profit on sale or maturity of bonds		948.00

Gross increase, by adjustment, in book value of bonds		1,840.75
Total income		$ 3,275,768.92
Ledger assets December 31, 1908		20,410,744.51
Total		$ 28,686,513.43

DISBURSEMENTS.

Death claims	$ 1,281,584.86	
Matured endowments	150,727.00	
Net amount paid for losses and matured endowments		$ 1,432,311.86
Annuities involving life contingencies		10,789.10
Premium notes voided by lapse, less $7,911.94 restorations		10,542.88
Surrender values paid in cash, or applied in liquidation of loans or notes		602,915.76
Surrender values applied to pay new premiums		7,376.41
Surrender values applied to pay renewal premiums		8,453.74
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		186,778.89
Diviends applied to pay renewal premiums		49,706.13
Dividends applied to purchase paid up additions and annuities		12,503.03
Dividends left with the company to accumulate at interest		1,190.34
Total paid policy holders	$ 2,317,568.14	
Expenses of investigation and settlement of policy claims		177.66
Supplementary contracts not involving life contingencies		1,884.93
Dividends held on deposit surrendered during the year		44.39
Interest or dividends paid to stockholders		26,000.00
Commissions to agents		186,732.25
Branch office expenses		20,289.01
Agency supervision, traveling and all other agency expenses		18,266.45
Medical examiners' fees, $11,906.50; inspection risks, $4,777.65		16,684.15
Salaries and all other compensation of officers, directors, trustees and home office employes		121,369.88
Rents, including $61,500 for company's occupancy of its own buildings		77,341.77
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		20,941.30
Legal expenses		16,970.02
Furniture, fixtures and safes		787.48
Repairs and expenses on real estate		81,533.25
Taxes on real estate		74,870.51
State taxes on premiums		31,763.23
Insurance department licenses and fees		3,489.47
All other licenses, fees and taxes		3,779.56
All other disbursements		13,730.05
Agents' balances charged off		6,543.08
Gross loss on sales or maturity of bonds, $2,559.13; stocks, $234		2,793.13
Gross decrease by adjustment, in book value of bonds		2,973.00
Total disbursements		$ 3,046,032.71
Balance		$ 20,640,480.72

LEDGER ASSETS.

Book value of real estate	$ 5,310,250.22
Mortgage loans on real estate	7,899,075.00
Loans on company's policies assigned as collateral	2,867,781.48
Premium notes on policies in force	236,195.14

Book value of bonds, $3,349,658; stock, $214,332.08		3,563,990.08
Cash in company's office		9,238.07
Deposits in trust companies and banks, not on interest		25,000.00
Deposits in trust companies and banks on interest		702,788.12
Agents' balances (debit, $26,325.94; credit, $337.62)		25,988.32
Other ledger assets		229.29
Total ledger assets		$ 20,640,480.72

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 154,969.57	
Interest due and accrued on bonds	46,814.11	
Interest due and accrued on premium notes, policy loans or liens	28,031.28	
Interest due and accrued on other assets	4,065.57	
Rents due and accrued on company's property or lease	11,228.81	$ 245,109.34
Market value of real estate over book value		307,708.78

	New Business.	Renewals.	
Gross premiums due and unreported	$ 719.78	$ 126,879.74	
Gross deferred premiums	5,449.00	64,285.67	
Total	$ 6,168.78	$ 191,165.41	
Deduct loading	1,357.13	42,056.39	
Net uncollected and deferred premiums	$ 4,811.65	$ 149,109.02	$ 153,920.67
Gross assets			$ 21,347,219.51

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 26,325.94	
Book value of ledger assets over market value	51,132.08	$ 77,458.02
Total admitted assets		$ 21,269,761.49

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the New York Ins. Dept on the 31st day of December, 1909	18,733,106.00	
Deduct net value of risks reinsured	96,143.00	
Net reserve		$ 18,636,963.00
Present value of supplementary contracts, not involving life contingencies		$ 20,471.00
Surrender values claimable on policies cancelled		5,145.00
Death losses due and unpaid	$ 4,078.22	
Death losses in process of adjustment, or adjusted, not due	7,562.00	
Death losses reported, no proofs received	29,023.00	
Matured endowments due and unpaid	2,619.09	
Death losses and other policy claims resisted	34,154.35	
Annuity claims involving life contingencies, due and unpaid	83.28	
Total policy claims		77,519.94
Dividends left with the company to accumulate at interest		1,903.37

Premiums paid in advance, including surrender values so applied..		20,806.27
Unearned interest and rent paid in advance.....		77,276.65
Commissions due agents on premium notes when paid.....		10,835.70
Commissions to agents due or accrued.....		1,800.00
Salaries, rents, commissions and other accounts, due or accrued....		3,705.00
Medical examiners' and legal fees due or accrued.....		1,280.00
Dividends or other profits due policy holders.....		23,534.37
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910.....		20,569.96
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910.....		57,158.19
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		1,598,493.28
Other liabilities		25,000.00
Cash capital	$	100,000.00
Unassigned funds (surplus)		587,299.76
Total liabilities	$	21,269,761.49

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	29,316	$ 58,316,077.00		
Endowment	3,376	5,818,068.00		
All other	795	3,350,525.00		
Addition by dividends.....		45,797.00	33,487	$ 67,530,467.00
New policies issued during the year.				
Whole life	1,626	$ 3,440,046.00		
Endowment	160	301,750.00		
All other	487	1,717,000.00		
Additions by dividends		12,239.00	2,273	5,471,035.00
Old policies revived.				
Whole life	73	$ 97,624.00		
Endowment	9	16,000.00		
All other	4	8,500.00		
			86	122,124.00
Old policies increased.				
Whole life		$ 113,270.00		
Endowment		17,725.00		
All other		137,744.00		
				$ 268,739.00
Total		.....	35,846	$ 13,392,365.00
Policies terminated during the year.				
Whole life	1,813	$ 4,369,648.00		
Endowment	221	555,246.00		
All other	180	879,319.00		
Additions by dividends		2,364.00	2,214	5,806,572.00
Mode of termination.				
By death	538	$ 1,275,028.00		
maturity	55	158,887.00		
expiry	20	283,357.00		
surrender	857	1,522,718.00		

lapse	744	1,581,702.00		
decrease		1,039,885.00		
Total	2,214	$ 5,806,572.00		
Policies and additions in force December 31, 1909.				
Whole life	29,194	$ 57,580,374.00		
Endowment	3,304	5,556,297.00		
All other	1,134	$ 4,393,450.00		
Additions by dividends		55,672.00	33,632	$ 67,585,793.00
Policies reinsured			78	$ 863,034.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	256	$ 652,958.00
Policies issued during year	16	68,100.00
Total	272	$ 721,058.00
Ceased to be in force	19	59,560.00
Policies in force December 31, 1909	253	$ 661,498.00
Losses and claims incurred during year	1	1,000.00
Total	1	1,000.00
Losses and claims settled during year	1	1,000.00
Premiums received		$ 21,094.93

MERIDIAN LIFE INSURANCE COMPANY.

INDIANAPOLIS, INDIANA.

Incorporated January 19, 1909; Commenced business January 20, 1909.

ARTHUR JORDAN, President. THOMAS J. OWENS, Secretary.

Cash Capital, $200,000.00.

INCOME.

First year's premiums on original policies	$ 77,745.87		
Total new premiums			$ 77,745.87
Renewal premiums	$ 223,696.21		
Dividends applied to pay renewal premiums	19,448.98		
Total renewal premiums			$ 243,145.19
Total premium income			$ 320,891.06
Dividends left with the company to accumulate at interest			1,535.67
Ledger assets, other than premiums, received from other companies for assuming their risks			256.15
Gross interest on mortgage loans	$ 29,117.46		
Gross interest on bonds and dividends on stocks	487.99		
Gross interest on premium notes, policy loans or liens	30,289.42		

Gross rents	19.50	59,914.37
From other sources		527.19
Total income		$ 883,124.44
Leger assets December 31, 1908		1,195,234.65
Total		$ 1,578,359.09

DISBURSEMENTS.

Death claims, $37,536.92; additions, $3,283.14..	$ 40,820.06	
Net amount paid for losses and matured endowments....		$ 40,820.06
Surrender values paid in cash, or applied in liquidation of loans or notes		56,422.09
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		344.17
Dividends applied to pay renewal premiums		19,448.98
Assumed liabilities of Meridian Life & Trust Company		2,791.72
Total paid policy holders	$ 119,827.02	
Expenses of investigation and settlement of policy claims		51.95
Commissions to agents		61,005.32
Salaries and allowances for agencies, including manager, agents and clerks		8,905.87
Agency supervision, traveling and all other agency expenses		6,470.27
Medical examiners' fees, $6,452.35; inspection risks, $1,020.71		7,473.06
Salaries and all other compensation of officers, directors, trustees and home office employes		27,745.77
Rents		2,642.90
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		7,836.63
Legal expenses		968.55
Furniture, fixtures and safes		2,000.00
State taxes on premiums		1,414.28
Insurance department licenses and fees		1,656.40
All other licenses, fees and taxes		780.44
All other disbursements		397.46
Total disbursements		$ 249,175.92
Balance		$ 1,329,183.17

LEDGER ASSETS.

Book value of real estate	$ 600.00
Mortgage loans on real estate	589,873.76
Loans secured by pledge of bonds, stocks or other collateral	100,000.00
Loans on company's policies assigned as collateral	595,260.96
Premium notes on policies in force	258.00
Cash in company's office	1,578.92
Deposits in trust companies and banks, not on interest	32,351.26
Agents' balances, (debit, $7,212.39, credit, $9.26); net $7,203.13	7,203.13
Furniture and fixtures	2,057.14
Total ledger assets	$ 1,329,183.17

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 11,277.59	
Interest due and accrued on premium notes, policy loans or liens	15,011.12	$ 262,288.71

New Business.	Renewals.

Gross premiums due and unreported	$ 44,009.99	$ 40,456.21	
Gross deferred premiums	37.66	5,083.36	
Total	$ 44,047.65	$ 45,539.57	
Deduct loading	26,428.59	$ 9,107.91	
Net uncollected and deferred premiums	$ 17,619.06	$ 36,431.66	54,050.72
All other assets			21,987.36
Gross assets			$ 1,431,509.96

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	$ 100,000.00	
Supplies, printed matter and stationery	1,987.36	
Agents' debit balances	7,212.39	
Furniture fixtures and safes	2,057.14	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	12,762.44	
Book value of ledger assets over the market value	20,000.00	$ 144,019.33
Total admitted assets		$ 1,287,490.63

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Ind. Ins. Dept., on Dec. 31, '09	$ 1,084,615.52	
Deduct net value of risks reinsured	1,473.27	
Net reserve	1,083,142.25	
Death losses in process of adjustment, or adjusted, not due	4,500.00	
Death losses and other policy claims resisted	1,000.00	
Total policy claims		5,500.00
Dividends left with the company to accumulate at interest		1,535.67
Premiums paid in advance, including surrender values so applied		8,830.71
Unearned interest and rent paid in advance		521.64
Salaries, rents, commissions and other accounts, due or accrued		405.87
Medical examiners' and legal fees due or accrued		964.00
State, county and municipal taxes due or accrued		1,728.63
Dividends or other profits due policy holders		2,761.36
Cash capital paid up in cash		$ 100,000.00
Unassigned funds (surplus)		87,105.50
Total liabilities		$ 1,287,490.63

EXHIBIT OF POLICIES.

(Including all business written.)

	Number.	Amount.	Total Number.	Total Amount.
Policies and additions in force January 20, 1909.				
Whole life	4,460	$ 9,199,727.00		
Endowment	57	90,200.00		

All other	215	905,102.00		
			4,732	$ 10,195,029.00
New policies issued during the year.				
Whole life	1,246	$ 2,515,250.00		
Endowment	12	28,500.00		
All other	66	1,052,498.00		
			1,324	3,596,248.00
Old policies revived.				
Whole life	85	$ 187,500.00		
All other	4	3,500.00	89	191,000.00
Total			6,145	$ 13,982,277.00
Policies terminated during the year.				
Whole life	1,046	$ 1,996,824.00		
Endowment	9	17,200.00		
All other	74	180,901.00		
			1,129	2,194,925.00
Mode of termination.				
By death	21	$ 44,281.00		
expiry	2	2,000.00		
surrender	181	504,225.00		
lapse	763	1,223,919.00		
decrease	12	47,500.00		
not being taken	150	373,000.00		
Total	1.129	$ 2,194,925.00		
Policies and additions in force December 31, 1909.				
Whole life	4,745	$ 9,905,653.00		
Endowment	60	101,500.00		
All other	211	1,780,199.00		
			5,016	$ 11,787,352.00
Policies reinsured			59	$ 255,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force Jan. 20, 1909	131	$ 231,000.00
Policies issued during year	70	107,000.00
Total	201	$ 338,000.00
Ceased to be in force	75	127,500.00
Policies in force December 31, 1909	126	$ 210,500.00
Losses and claims incurred during year	2	3,000.00
Total	2	$ 3,000.00
Losses and claims settled during year	1	2,000.00
Losses and claims unpaid December 31, 1909	1	1,000.00
Premiums received		$ 5,819.06

METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1866; Commenced Business January 18, 1867.

JOHN R. HEGEMAN, President. JAMES S. ROBERTS, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

First year's premiums on original policies.....	$ 4,385,053.61	
Surrender values applied to pay first year's premiums	69,791.45	
Total first year's premiums on original policies	$ 4,454,845.06	
Dividends applied to purchase paid up additions and annuities	139,857.23	
Consideration for original annuities involving life contingencies	94,016.84	
Consideration for supplementary contracts involving life contingencies	344.56	
Total new premiums	$ 4,709,963.69	
Renewal premiums	$ 19,051,220.50	
Dividends applied to pay renewal premiums.....	1,268,923.44	
Surrender values applied to pay renewal premiums	16,897.52	
Total renewal premiums.....	$ 20,337,041.46	
Total industrial premiums	46,389,224.88	
Total premium income		71,436,230.03
Consideration for supplementary contracts not involving life contingencies		56,894.99
Ledger assets, other than premiums, received from other companies for assuming their risks.....		172,653.11
Gross interest on mortgage loans	$ 5,142,757.23	
Gross interest on collateral loans.....	176,226.24	
Gross interest on bonds and dividends on stocks..	4,623,667.78	
Gross interest on premium notes, policy loans or liens	427,522.15	
Gross interest on deposits in trust companies and banks	133,228.04	
Gross interest on other debts due the company....	6,489.20	
Gross discount on claims paid in advance.....	93.11	
Gross rents, including $621,117.83 for company's occupancy of its own buildings	1,350,095.66	11,860,079.41
From other sources		60,487.34
From agents' balances previously charged off.....		818.94
Gross profit on sale or maturity of real estate, $39,237.47; bonds, $119,787.07; stocks, $801,456.52.....		960,481.06
Gross increase, by adjustment, in book value of bonds.....		248,530.39
Total income		$ 84,796,175.27
Ledger assets December 31, 1908.....		234,178,464.99
Total		$318,974,640.26

DISBURSEMENTS.

Death claims	$ 19,656,300.84	
Matured endowments	890,546.99	
Net amount paid for losses and matured endowments		$ 20,546,847.83
Annuities involving life contingencies		169,036.72
Premium notes voided by lapse		56,516.02
Surrender values paid in cash, or applied in liquidation of loans or notes		1,921,402.18
Surrender values applied to pay new premiums		69,791.45
Surrender values applied to pay renewal premiums		16,897.52
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		48,317.07
Cash bonuses paid on non-participating industrial policies		1,241,392.71
Dividends applied to pay renewal premiums		1,268,923.44
Bonuses applied to pay renewal premiums on non-participating industrial policies		902,420.52
Dividends applied to purchase paid up additions and annuities		159,857.23
Sick benefits on assumed policies of other companies		86.00
Bonuses applied to shorten endowment or premium paying period on non-participating industrial policies		274,758.51
Total paid policy holders	$ 26,676,247.20	
Expenses of investigation and settlement of policy claims including $29,861.91 for legal expenses		35,626.58
Supplementary contracts not involving life contingencies		8,550.00
Interest or dividends paid to stockholders		140,000.00
Commissions to agents		2,404,750.36
Commuted renewal commissions		3,500.00
Salaries and allowances for agencies, including managers, agents and clerks in industrial department		10,366,579.80
Agency supervision, traveling and all other agency expenses		82,557.50
Medical examiners' fees $547,942.08; inspection risks, $354,474.78		902,416.86
Salaries and all other compensation of officers, directors, trustees and home office employes		2,902,255.31
Rents, including $621,117.83 for company's occupancy of its own buildings		933,502.74
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		793,496.17
Legal expenses		29,870.68
Furniture, fixtures and safes		66,827.14
Repairs and expenses on real estate		420,459.11
Taxes on real estate		226,658.91
State taxes on premiums		960,391.77
Insurance department licenses and fees		4,994.96
All other licenses, fees and taxes		91,280.37
All other disbursements		614,365.51
Branch office expenses		676,832.91
Agents' balances charged off		13,167.69
Gross loss on sale or maturity of bonds, $257.20; stocks, $507,975.37		508,232.57
Gross decrease by adjustment, in book value of bonds		140,107.27
Total disbursements		$ 49,002,671.41
Balance		$269,971,968.85

LEDGER ASSETS.

Book value of real estate	$ 23,311,215.72
Mortgage loans on real estate	105,183,172.02
Loans secured by pledge of bonds, stocks or other collateral	172,980.00

Loans on company's policies assigned as collateral	10,506,091.72
Premium notes on policies in force	944,524.18
Book value of bonds, $115,797,900.42; stock, $8,551,606.79	124,349,507.21
Cash in company's office	165,097.83
Deposits in trust companies and banks, not on interest	44,788.49
Deposits in trust companies and banks on interest	4,975,127.18
Agents' balances	28,434.89
Other ledger assets	$ 291,079.61
Total ledger assets	$269,971,968.85

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,284,757.47	
Interest due and accrued on bonds	1,675,158.40	
Interest due and accrued on collateral loans	2,703.95	
Interest due and accrued on premium notes, policy loans or liens	239,038.27	
Rents due and accrued on company's property or lease	9,258.82	$ 3,210,916.91

	New Business.	Renewals.	
Gross premiums due and unreported	$ 64,162.82	$ 1,018,453.50	
Gross deferred premiums	872,483.79	4,229,352.30	
Total	$ 936,646.61	$ 5,247,805.80	
Deduct loading	$ 187,329.32	$ 1,049,561.16	
Net uncollected and deferred premiums	$ 749,317.29	$ 4,198,244.64	4,947,561.93
Industrial premiums due and unpaid less 50 per cent			242,726.52
All other assets			32,685.26
Gross assets			$278,405,859.47

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 28,434.89	
Renting section inventory	8,840.01	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	257,370.29	
Book value of ledger assets over the market value	$ 1,003,345.82	$ 1,297,991.01
Total admitted assets		$277,107,868.46

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day of December, 1909	$237,314,468.00	
Deduct net value of risks reinsured	101,084.00	
Net reserve		$237,213,384.00
Present value of supplementary contracts, not involving life contingencies		98,989.00
Surrender values claimable on policies cancelled		107,802.48
Death losses in process of adjustment, or adjusted, not due	$ 146,066.97	
Death losses reported, no proofs received	243,227.00	

Death losses and other policy claims resisted....	75,766.60	
Total policy claims		465,060.57
Supplementary contracts not involving life contingencies, due and unpaid		4,243.99
Premiums paid in advance, including surrender values so applied		243,182.62
Unearned interest and rent paid in advance		72,764.55
Commissions to agents due or accrued		55,985.08
Salaries, rents, commissions and other accounts due or accrued		43,576.12
Medical examiners' and legal fees, due or accrued		192,700.89
State, county and municipal taxes due or accrued		1 000,000.00
Dividends or other profits due policy holders		163,747.53
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		1,729,344.22
Bonuses apportioned to non-participating industrial policies		5,204,639.95
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		4,809.49
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		298,367.35
All other liabilities		307,050.69
Cash capital		$ 2,000,000.00
Unassigned funds (surplus)		27,902,219.98
Total liabilities		$277,107,868.46

EXHIBIT OF POLICIES.

(Including paid-for business only.)

ORDINARY BUSINESS.

Policies and additions in force December 31, 1909.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	268,239	$268,877,873.00		
Endowment	387,927	238,752,806.00		
All other	2,939	19,395,442.00		
Additions by dividends		413,257.00	659,105	$526,939,378.00
New policies issued during the year.				
Whole life	60,116	$ 67,764,307.00		
Endowment	83,927	59,005,475.00		
All other	3,317	7,344,313.00		
Additions by dividends		245,694.00	147,360	134,359,789.00
Old policies revived.				
Whole life	9,004	$ 8,850,725.00		
Endowment	15,425	9,127,707.00		
All other	57	206,266.00		
Additions by dividends		7,569.00	24,486	18,192,267.00
Old policies increased.				
Whole life		$ 3,405.00		
All other		31,668.00		
				$ 35,073.00
Total			830,951	$679,526,507.00
Policies terminated during the year.				
Whole life	36,956	$ 34,288,721.00		
Endowment	56,251	34,418,106.00		

All other	1,272	4,065,866.00		
Additions by dividends		50,113.00	94,479	72,822,806.00
Mode of termination.				
By death	5,379	$ 4,567,823.00		
maturity	842	735,788.00		
expiry	50	308,412.00		
surrender	20,163	17,146,488.00		
lapse	68,045	48,933,479.00		
decrease		1,130,871.00		
Total	94,479	$ 72,822,806.00		
Policies and additions in force December 31, 1909.				
Whole life	300,469	$310,868,066.00		
Endowment	430,964	272,299,731.00		
All other	5,039	22,919,497.00		
Additions by dividends		616,407.00	736,472	$606,703,701.00
Policies reinsured			23	$ 501,715.00

INDUSTRIAL BUSINESS.

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	3,977,906	$575,082,558.00		
Endowment	5,075,338	752,021,478.00		
All other	247,757	7,847,389.00		
			9,301,001	$ 1,334,951,425
New policies issued during the year.				
Whole life	1,100,881	$177,084,865.00		
Endowment	517,173	55,536,988.00		
All other	5,245	399,581.00		
			1,623,299	233,021,434
Old policies revived.				
Whole life	76,383	$ 12,350,335.00		
Endowment	115,142	17,747,335.00		
All other	40	4,000.00		
			191,565	30,101,670
Old policies increased.				
Whole life		$ 23,674,004.00		
Endowment		5,597,250.00		
				29,271,254
Total			11,115,865	$ 1,627,345,783
Policies terminated during the year.				
Whole life	688,193	$113,622,437.00		
Endowment	535,794	78,107,041.00		
All other	6,671	368,306.00		
			1,230,658	192,097,784
Mode of termination.				
By death	130,149	$ 15,088,477.00		
maturity	2,206	162,314.00		
expiry	1,068	46,101.00		
surrender	132,437	20,534,431.00		

lapse	964,798	156,266,461.00		
Total	1,230,658	$192,097,784.00		
Policies and additions in force December 31, 1909.				
Whole life	4,466,977	$674,569,325.00		
Endowment	5,171,859	752,796,010.00		
All other	246,371	7,882,664.00		
			9,885,207	$ 1,435,247,999

ORDINARY BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	3,425	$ 2,898,789.00
Policies issued during year	1,129	1,011,988.00
Total	4,554	$ 3,910,777.00
Ceased to be in force	598	474,357.00
Policies in force December 31, 1909	3,956	$ 3,436,420.00
Losses and claims paid Dec. 31, previous year	4	$ 3,500.00
Losses and claims incurred during year	30	21,623.00
Total	34	$ 25,123.00
Losses and claims settled during year	31	21,623.00
Losses and claims unpaid December 31, 1909	3	$ 3,500.00
Premiums received		$ 131,268.91

INDUSTRIAL BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	52,761	$ 7,861,436.00
Policies issued during year	17,491	2,851,916.00
Total	70,252	$ 10,713,352.00
Ceased to be in force	10,694	1,754,326.00
Policies in force December 31, 1909	59,558	$ 8,959,026.00
Losses and claims unpaid December 31, previous year	1	112.50
Losses and claims incurred during year	689	76,025.66
Total	690	$ 76,138.16
Losses and claims settled during year	690	76,138.16
Premiums received		$ 273,480.28

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

DETROIT, MICHIGAN.

Incorporated November 6, 1867; Commenced Business November 12, 1867.

O. R. LOOKER, President. A. F. MOORE, Secretary.

Cash Capital, $250,000.00.

INCOME.

First year's premiums on original policies	$	116,438.05

Surrender values applied to pay first year's premiums	13.90	
Total first year's premiums on original policies	$ 116,451.95	
Dividends applied to purchase paid up additions and annuities	4,837.58	
Total new premiums		$ 121,289.53
Renewal premiums	$ 1,335,872.96	
Dividends applied to pay renewal premiums	8,108.03	
Surrender values applied to pay renewal premiums	983.36	
Renewal premiums for deferred annuities	591.99	
Total renewal premiums		1,345,556.34
Total premium income		$ 1,466,845.87
Consideration for supplementary contracts not involving life contingencies		45,479.84
Gross interest on mortgage loans	$ 454,645.14	
Gross interest on collateral loans	1,000.00	
Gross interest on bonds and dividends on stocks	1,500.00	
Gross interest on premium notes, policy loans or liens	86,113.97	
Gross interest on deposits in trust companies and banks	5,551.96	
Gross interest on other debts due the company	84.00	
Gross discount on claims paid in advance	303.31	
Gross rents	7,794.24	556,992.62
Gross profit on sale or maturity of bonds		2,786.25
Total income		$ 2,072,104.58
Ledger assets December 31, 1908		10,632,389.88
Total		$ 12,704,494.46

DISBURSEMENTS.

Death claims, $564,067.87; additions, $13,545.99	$ 577,613.86	
Matured endowments, $383,934.87; additions, $10,551.05	394,485.92	
Net amount paid for losses and matured endowments		$ 972,099.78
Premium notes voided by lapse		2,375.09
Surrender values paid in cash, or applied in liquidation of loans or notes		213,705.39
Surrender values applied to pay new premiums		13.90
Surrender values applied to pay renewal premiums		591.99
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		14,452.35
Dividends applied to pay renewal premiums		8,108.03
Dividends applied to purchase paid up additions and annuities		983.36
Dividends left with the company to accumulate at interest		4,837.58
Total paid policy holders	1,217,167.47	
Expenses of investigation and settlement of policy claims including $4,889.68 for legal expenses		4,932.03
Supplementary contracts not involving life contingencies		2,112.32
Interest or dividends paid to stockholders		25,000.00
Commissions to agents		162,489.87

Commuted renewal commissions	14,167.50
Agency supervision, traveling and all other agency expenses	8,003.85
Medical examiners' fees, $13,619.50; inspection risks, $2,161.70	15,781.20
Salaries and all other compensation of officers, directors, trustees and home office employes	65,345.85
Rents	10,829.42
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	12,192.70
Legal expenses	6,881.21
Furniture, fixtures and safes	1,453.51
Repairs and expenses on real estate	3,813.21
Taxes on real estate	3,373.50
State taxes on premiums	20,442.25
Insurance department licenses and fees	3,032.74
All other licenses, fees and taxes	9,943.80
All other disbursements	10,904.37
Compensation of managers and agents not paid by commission for services in obtaining new insurance	3,500.44
Branch office expenses including salaries of managers and clerks	25,863.50
Agents' balances charged off	138.75
Gross decrease by adjustment, in book value of real estate	680.00
Total disbursements	$ 1,628,049.05
Balance	$ 11,076,445.41

LEDGER ASSETS.

Book value of real estate	$ 196,648.54
Mortgage loans on real estate	9,060,638.76
Loans secured by pledge of bonds, stocks or other collateral	20,000.00
Loans on company's policies assigned as collateral	1,500,622.78
Premium notes on policies in force	73,822.59
Book value of bonds	25,000.00
Cash in company's office	38,115.99
Deposits in trust companies and banks on interest	151,153.88
Agents' balances (debit, $9,848.61; credit, $19.78)	9,828.93
Amount on deposit, resisted death claims	614.04
Total ledger assets	$ 11,076,445.41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 137,014.20	
Interest due and accrued on bonds	250.00	
Interest due and accrued on collateral loans	128.76	
Interest due and accrued on premium notes, policy loans or liens	21,573.45	
Rents due and accrued on company's property or lease	475.50	159,441.91

	New Business.	Renewals.	
Gross premiums due and unreported	$ 21,166.19	$ 42,570.46	
Gross deferred premiums	6,078.88	92,524.66	
Total	$ 27,245.07	$ 135,095.12	
Deduct loading	11,433.95	25,787.13	
Net uncollected and deferred premimus	$ 15,811.12	$ 109,307.99	$ 125,119.11
Gross assets			11,361,006.43

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	$ 9,828.83	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	662.19	
Book value of ledger assets over the market value	9,278.02	19,769.04
Total admitted assets		$ 11,341,237.39

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Mich. Ins. Dept. on the 30th of December, 1909	$ 10,518,624.00	
Deduct net value of risks reinsured	61,565.00	
Net reserve		$ 10,457,059.00
Present value of supplementary contracts, not involving life contingencies		$ 59,610.04
Death losses reported, no proofs received	56,184.02	
Matured endowments due and unpaid	4,915.76	
Death losses and other policy claims resisted	9,600.00	
Total policy claims		70,699.78
Premiums paid in advance, including surrender values so applied		15,544.00
Unearned interest and rent paid in advance		30,930.01
Salaries, rents, commissions and other accounts, due or accrued		4,225.75
Medical examiners' and legal fees due or accrued		2,062.95
State, county and municipal taxes due or accrued		19,388.90
Dividends or other profits due policy holders		450.25
Deposit account		1,998.68
Cash capital		$ 250,000.00
Unassigned funds (surplus)		429,273.08
Total liabilities		$ 11,341,273.39

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	18,060	$ 21,310,389.00		
Endowment	10,656	16,637,691.00		
All other	4,524	8,743,158.00		
Additions by dividends		226,379.00	33,240	$ 46,917,617.00
New policies issued during the year.				
Whole life	1,887	$ 2,932,308.00		
Endowment	120	171,102.00		
All other	997	2,792,296.00		
			3,004	5,895,706.00
Old policies revived.				
Whole life	10	$ 32,018.00		
Endowment	3	10,007.00		
All other	4	1,183.00		

Additions by dividends		93.00	17	43,301.00
Old policies increased.				
Whole life		$ 4,308.00		
Endowment		100,019.00		
All other		1,678.00		
Additions by dividends		7,628.00		113,628.00
Total			36,261	$ 52,970,252.00
Policies terminated during the year.				
Whole life	1,620	$ 2,109,177.00		
Endowment	710	1,209,980.00		
All other	917	2,060,675.00		
Additions by dividends		31,744.00	3,247	5,411,584.00
Mode of termination.				
By death	351	$ 526,930.00		
maturity	281	420,346.00		
expiry	30	41,341.00		
surrender	990	1,246,041.00		
lapse	1,285	2,442,768.00		
decrease		177,553.00		
not being taken	310	556,605.00		
Total	3,247	5,411,584.00		
Policies and additions in force December 31, 1909.				
Whole life	19,251	$ 23,504,362.00		
Endowment	10,199	15,851,708.00		
All other	3,564	8,000,242.00		
Additions by dividends		202,356.00	33,014	$ 47,558,668.00
Policies reinsured			87	$ 591,485.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year.....	336	$ 503,344.73
Policies issued during year.....	42	91,308.29
Total	378	594,653.02
Ceased to be in force	39	64,843.62
Policies in force December 31, 1909	339	$ 529,809.40
Premiums received		$ 17,050.16

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 31, 1845; Commenced Business April, 1845.

FREDERICK FRELINGHUYSEN, President. J. WILLIAM JOHNSON, Secretary.

INCOME.

First year's premiums on original policies....	$ 2,116,626.81

Surrender values applied to pay first year's premiums	2,663.02	
Total first year's premiums on original policies	$ 2,119,289.83	
Dividends applied to purchase paid up additions and annuities	410,534.72	
Consideration for original annuities involving life contingencies	124,995.15	
Consideration for supplementary contracts involving life contingencies	5,635.74	
Total new premiums		$ 2,660,455.44
Renewal premiums	$ 13,905,952.23	
Dividends applied to pay renewal premiums	1,482,635.27	
Dividends applied to shorten the endowment or premium paying period	246,927.16	
Surrender values applied to pay renewal premiums	13,190.62	
Renewal premiums for deferred annuities	7,205.51	
Total renewal premiums		15,655,910.79
Total premium income		$ 18,316,366.23
Consideration for supplementary contracts not involving life contingencies		346,525.35
Gross interest on mortgage loans	$ 2,759,863.66	
Gross interest on collateral loans	77,788.28	
Gross interest on bonds and dividends on stocks	1,515,147.66	
Gross interest on premium notes, policy loans or liens	1,256,081.08	
Gross interest on deposits in trust companies and banks	22,887.35	
Gross interest on other debts due the company	1,935.97	
Gross discounts on claims paid in advance	842.10	
Gross rents	126,851.85	5,761,397.95
From other sources		100.00
Gross profit on sale or maturity of real estate, $83,415.36; bonds, $1,250.00		84,665.36
Gross increase, by adjustment, in book value of bonds		14,955.31
Total income		$ 24,524,010.20
Ledger assets December 31, 1908		116,735,852.63
Total		$141,259,862.83

DISBURSEMENTS.

Death claims, $5,547,492.35; additions, $92,197.89	$ 5,639,691.24	
Matured endowments, $1,578,147.74; additions, $110,542.94	1,688,690.68	
Net amount paid for losses and matured endowments		$ 7,328,381.92
Annuities involving life contingencies		183,014.71
Premium notes voided by lapse		8,834.51
Surrender values paid in cash, or applied in liquidation of loans or notes		2,370,597.26
Surrender values applied to pay new premiums		2,663.02
Surrender values applied to pay renewal premiums		13,190.62
Dividends paid policy holders in cash, or applied in liquidation of		

loans or notes		416,876.26
Dividends applied to pay renewal premiums		1,482,635.27
Dividends applied to purchase paid up additions and annuities		246,927.16
Dividends left with the company to accumulate at interest		410,534.72
Total paid policy holders	12,463,655.45	
Expenses of investigation and settlement of policy claims including $2,365.97 for legal expenses		2,370.97
Supplementary contracts not involving life contingencies		127,822.23
Commissions to agents		1,891,394.00
Commuted renewal commissions		175.00
Agency supervision, traveling and all other agency expenses		27,630.59
Medical examiners' fees, $141,171.00; inspection risks, $1,872.03		143,043.03
Salaries and all other compensation of officers, directors, trustees and home office employes		425,655.16
Rents		29,055.71
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		109,358.77
Legal expenses		42,019.16
Furniture, fixtures and safes		1,213.27
Repairs and expenses on real estate		43,624.84
Taxes on real estate		57,400.51
State taxes on premiums		188,847.74
Insurance department licenses and fees		14,994.36
All other licenses, fees and taxes		229,564.11
All other disbrusements		231,361.30
Compensation of managers and agents not paid by commission for services in obtaining new insurance		530.57
Agency expenses including salaries of managers and clerks		17,460.54
Agents' balances charged off		926.77
Gross loss on sale or maturity of real estate		36,091.14
Gross decrease by adjustment, in book value of bonds		89,401.25
Total disbursements		$ 16,173,596.47
Balance		$125,086,266.36

LEDGER ASSETS.

Book value of real estate	$ 3,248,548.35
Mortgage loans on real estate	60,326,366.50
Loans secured by pledge of bonds, stocks or other collateral	2,551,100.00
Loans on company's policies assigned as collateral	16,812,271.22
Premium notes on policies in force	5,589,206.74
Book value of bonds, $35,152,840.71	35,152,840.71
Cash in company's office	4,735.57
Deposits in trust companies and banks, not on interest	177,260.80
Deposits in trust companies and banks on interest	1,198,991.68
Agents' balances (debit, $29,265.09, credit, $4,320.30)	24,944.79
Total ledger assets	$125,086,266.36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,371,231.76	
Interest due and accrued on bonds	302,867.96	
Interest due and accrued on premium notes, policy loans or liens	659,428.28	$ 2,333,528.00
Market value of bonds and stocks over book value		825,300.49

	New Business.	Renewals.
Gross premiums due and unreported	$ 23,260.10	$ 612,209.24

Gross deferred premiums	158,320.84	1,059,483.34	
Total	$ 181,580.94	$ 1,671,692.58	
Deduct loading	$ 36,316.19	$ 334,338.52	
Net uncollected and deferred premiums	$ 145,264.75	$ 1,337,354.06	1,482,618.81
Gross assets			$129,727,713.66

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	$ 29,265.09
Total admitted assets	$129,698,448.57

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the N. J. Ins. Dept. on the 31st Dec., 1909	$115,934,926.00	
Net reserve		$115,934,926.00
Present value of supplementary contracts, not involving life contingencies		$ 1,281,888.95
Death losses in process of adjustment, or adjusted, not due	183,994.70	
Death losses reported, no proofs received.....	300,000.00	
Matured endowments due and unpaid.....	48,865.00	
Death losses and other policy claims resisted....	57,224.90	
Total policy claims.....		590,084.60
Premiums paid in advance, including surrender values so applied..		103,114.92
Unearned interest and rent paid in advance.....		14,744.06
Commissions to agents due or accrued.....		3,481.46
Cost of collection on uncollected and deferred premiums in excess of loading		34,246.16
Salaries, rents, commissions and other accounts, due or accrued....		50,000.00
Medical examiners' and legal fees due or accrued.....		39,572.00
State, county and municipal taxes due or accrued.....		442,900.00
Dividends or other profits due policy holders.....		323,864.77
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910.....		3,551,506.83
Reserve or surplus funds not otherwise included in liabilities.....		1,683,625.00
Unassigned funds (surplus)		$ 5,644,493.82
Total liabilities		$129,698,448.57

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	159,066	$371,500,664.00		
Endowment	32,558	69,540,835.00		
All other	9,195	20,519,996.00		
Additions by dividends		7,685,932.00	200,819	$469,247,427.00

New policies issued during the year.

Whole life	20,446	$ 48,300,913.00		
Endowment	2,481	5,054,421.00		
All other	1,455	4,891,438.00		
Additions by dividends		707,508.00	24,382	58,954,280.00
Old policies revived.				
Whole life	229	$ 467,988.00		
Endowment	88	65,000.00		
All other	7	23,000.00		
Additions by dividends		6,113.00	274	562,101..00
Old policies increased.				
Whole life	27	$ 121,000.00		
Endowment		48,932.00		
All other	2	9,000.00		
			29	178,932.00
Total			225,504	$528,942,740.00
Policies terminated during the year.				
Whole life	5,173	$ 12,187,475.00		
Endowment	1,892	4,151,545.00		
All other	4,868	9,972,666.00		
Additions by dividends		451,154.00	11,933	26,762.840.00
Mode of termination.				
By death	2,115	$ 5,678,696.00		
maturity	751	1,681,585.00		
expiry	3,805	7,122,747.00		
surrender	3,329	8,016,384.00		
lapse	1,933	3,843,616.00		
decrease		419,812.00		
Total	11,933.00	$ 26,762,840.00		
Policies and additions in force December 31, 1909.				
Whole life	170,384	$400,631,181.00		
Endowment	32,608	69,537,363.00		
All other	10,579	24,062,957.00		
Additions by dividends		7,948,399.00	213,571	$502,179,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,075	$ 2,740,090.00
Policies issued during year	152	308,218.00
Total	1,227	$ 3,048,308.00
Ceased to be in force	46	103,625.00
Policies in force December 31, 1909	1,181	$ 2,944,683.00
Losses and claims unpaid December 31, previous year	1	2,000.00
Losses and claims incurred during year	4	7,474.00
Total	5	$ 9,474.00
Losses and claims settled during year	4	4,747.00
Losses and claims unpaid December 31, 1909	1	$ 5,000.00
Premiums received		$ 96,271.03

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 12, 1842; Commenced Business February 1, 1843.

CHARLES A. PEABODY, President. WM. J. EASTON, Secretary.

INCOME.

First year's premiums on original policies....	$ 3,398,973.70	
Surrender values applied to pay first year's premiums	32,309.84	
Total first year's premiums on original policies	$ 3,431,283.54	
Dividends applied to purchase paid up additions and annuities	1,797,944.42	
Consideration for original annuities involving life contingencies	587,742.17	
Consideration for supplementary contracts involving life contingencies	957,894.94	
Total new premiums		$ 6,774,865.07
Renewal premiums	$ 45,292,267.16	
Dividends applied to pay renewal premiums....	1,117,831.69	
Surrender values applied to pay renewal premiums	233,298.62	
Renewal premiums for deferred annuities	18,600.23	
Total renewal premiums		$ 46,661,997.70
Total premium income		53,436,862.77
Consideration for supplementary contracts not involving life contingencies		261,679.92
Dividends left with the company to accumulate at interest.....		27,924.39
Gross interest on mortgage loans.....	$ 6,021,566.04	
Gross interest on collateral loans	97,166.67	
Gross interest on bonds and dividends on stocks	13,599,831.35	
Gross interest on premium notes, policy loans or liens	3,208,223.12	
Gross interest on deposits in trust companies and banks	126,950.87	
Gross interest on other debts due the company..	120,806.38	
Gross rents, including $358,186.23 for company's occupancy of its own buildings.....	1,668,737.56	24,863,281.99
From other sources		846,551.58
From agents' balances previously charged off.....		16,533.45
Gross profit on sale or maturity of real estate, $45,003.75; bonds, $494,221.89; stocks, $5,881 414.62.....		6,420,640.26
Gross increase, by adjustment, in book value of bonds, $313,164.56; stocks, $108,750.00		421,914.56
Total income		$ 86,295,388.92
Ledger assets December 31, 1908.....		515,282,177.30
Total		601,577,566.22

DISBURSEMENTS.

Death claims, $20,959,735.33; additions, $1,108,-634.80	$ 22,068,370.13	

Matured endowments, $6,899,909.14; additions, $57,895.12	6,957,804.26	
Net amount paid for losses and matured endowments		$ 29,026,174.39
Annuities involving life contingencies		2,707,751.74
Surrender values paid in cash, or applied in liquidation of loans or notes		11,904,199.31
Surrender values applied to pay new premiums		265,608.46
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		8,062,214.46
Dividends applied to pay renewal premiums		1,117,831.69
Dividends applied to purchase paid up additions and annuities		1,797,944.42
Dinvideds left with the company to accumulate at interest		27,924.39
Total paid policy holders	54,909,648.86	
Expenses of investigation and settlement of policy claims		50,410.34
Supplementary contracts not involving life contingencies		231,999.26
Dividends held or deposit surrendered during the year		1,167.53
Commissions to agents		2,289,191.94
Commuted renewal commissions		201,306.66
Branch office expenses including salaries of managers and clerks		1,163,762.16
Agency supervision, traveling and all other agency expenses		709,005.26
Medical examiners' fees, $268,242.48; inspection risks, $45,446.74		313,689.22
Salaries and all other compensation of officers, directors, trustees and home office emjloyes		1,220,173.86
Rents, including $358,186.23 for company's occupancy of its own buildings		537,591.70
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		466,854.58
Legal expenses		74,833.09
Furniture, fixtures and safes		35,820.59
Repairs and expenses on real estate		422,149.08
Taxes on real estate		387,119.02
State taxes on premiums		639,676.14
Insurance department licenses and fees		28,396.50
All other licenses, fees and taxes		210,245.62
All other disbursements		841,194.38
Compensation of managers and agents not paid by commission for services in obtaining new insurance		11,320.03
Agents' balances charged off		61,577.39
Gross loss on sale or maturity of bonds, $4,234.82; stocks, $6,566.40		10,801.22
Gross decrease by adjustment, in book value of real estate, $694,320.77; bonds, $636,744.94; stocks, $108,750.00		1,439,815.71
Total disbursements		$ 66,257,750.14
Balance		$535,319,816.08

LEDGER ASSETS.

Book value of real estate	$ 25,351,688.09
Mortgage loans on real estate	128,754,102.94
Loans on company's policies assigned as collateral	65,274,997.91
Book value of bonds, $271,526,503.63; stock, $41,448,702.54	312,975,206.17
Cash in company's office	49,028.38
Deposits in trust companies and banks, not on interest	581,864.20
Deposits in trust companies and banks on interest	2,050,296.50
Agents' balances (debit, $260,975.55; credit, $54,751.16)	206,224.39
Expense, $54,080.19; supplies, $22.327.31	76,407.50
Total ledger assets	$535,319,816.08

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,646,104.74

Interest due and accrued on bonds		2,026,240.88	
Interest due and accrued on premium notes, policy loans or liens		32,637.86	
Interest due and accrued on other assets		12,647.43	
Rents due and accrued on company's property or lease		180,050.34	3,897,681.25
Market value of real estate over book value			937,598.44
Market value of bonds and stocks over book value			16,380,674.46
	New Business.	Renewals.	
Gross premiums due and unreported	$ 27,889.77	$ 2,961,882.00	
Gross deferred premiums	178,577.42	2,134,327.07	
Total	$ 206,467.19	$ 5,096,209.07	
Deduct loading	53,681.47	$ 1,325,014.36	
Net uncollected and deferred premiums	$ 152,785.72	$ 3,771,194.71	$ 3,923,980.43
Gross assets			$560,459,750.66

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	$ 22,327.31	
Furniture, fixtures and safes	260,975.55	
Commuted commissions	10,770.00	
Book value of ledger assets over the market value	43,310.19	$ 337,383.05
Total admitted assets		$560,122,367.61

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Insurance Department of N. Y. on the 31st day of December, 1909	$445,455,703.00	
Deduct net value of risks reinsured	66,706.00	
Net reserve		$445,388,997.00
Present value of supplementary contracts, not involving life contingencies		$ 2,351,535.39
Surrender values claimable on policies cancelled		59,387.62
Death losses due and unpaid	$ 443,318.92	
Death losses in process of adjustment, or adjusted, not due	1,075,320.04	
Death losses reported, no proofs received	1,432,503.43	
Matured endowments due and unpaid	160,330.08	
Death losses and other policy claims resisted	646,480.04	
Annuity claims involving life contingencies, due and unpaid	162,045.63	
Total policy claims		3,919,998.14
Supplementary contracts not involving life contingencies, due and unpaid		1,393.83
Dividends left with the company to accumulate at interest		34,246.92
Premiums paid in advance, including surrender values so applied		421,025.73
Unearned interest and rent paid in advance		1,347,961.36
Commissions to agents due or accrued		4,971.42
Salaries, rents, commissions and other accounts, due or accrued		12,349.24
Medical examiners' and legal fees due or accrued		12,966.71
State, county and municipal taxes due or accrued		55,823.39

Advances by officers or others on account of expenses of organization or otherwise	1,252,104.55
Dividends or other profits due policy holders	604,254.50
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910	2,450,179.20
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910	9,951,572.91
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	73,987,086.56
Reserve or surplus funds not otherwise included in liabilities	18,019,350.35
Other liabilities	247,162.79
Total liabilities	$560,122,367.61

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	512,243	$ 1,151,230,039.00		
Endowment	115,240	228,395,634.00		
All other	12,263	39,365,676.00		
Additions by dividends		19,408,454.00	639,746	$ 1,438,399,803
New policies issued during the year.				
Whole life	29,906	$ 64,109,442.00		
Endowment	5,478	9,184,150.00		
All other	8,425	25,777,417.00		
Additions by dividends		2,969,624.00	43,809	102,040,633
Old policies revived.				
Whole life	425	$ 954,814.00		
Endowment	147	284,884.00		
All other	9	88,973.00		
			581	1,328,671
Old policies increased.				
Whole life	50			
Endowment	10			
All other	7	$ 1,341,062.00	67	1,341,062.00
Total			684,208	$ 1,543,110,169.00
Policies terminated during the year.				
Whole life	28,335	$ 68,804,761.00		
Endowment	8,137	18,035,041.00		
All other	2,403	12,692,355.00		
Additions by dividends		2,254,164.00	38,875	101,786,321
Mode of termination.				
By death	7,759	$ 22,956,869.00		
maturity	2,520	6,826,227.00		
expiry	382	4,294,367.00		
surrender	19,112	42,834,678.00		
lapse	9,102	19,477,463.00		
decrease		5,396,717.00		
Total	38,875	$ 101,786,321.00		
Policies and additions in force December 31, 1909.				
Whole life	515,537	$ 1,131,023,604.00		

Endowment	113,004	213,497,785.00		
All other	16,787	76,678,545.00		
Additions by dividends		20,123,914.00	645,328	$ 1,441,323,848
Policies reinsured			121	$ 5,087,050

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	2,736	$ 6,891,701.00
Policies issued during year	259	762,308.70
Total	2,995	$ 7,654,009.70
Ceased to be in force	227	600,421.00
Polices in force December 31. 1909	2,768	$ 7,053,588.70
Losses and claims incurred during year	48	115,400.00
Total	48	$ 115,400.00
Losses and claims settled during year	45	112,400.00
Losses and claims unpaid December 31, 1909	3	3,000.00
Premiums received		287,704.12

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VERMONT.

Incorporated November 13, 1848; Commenced Business February 1, 1850.

JOS. A. DE BOER, President. O. D. CLARK, Secretary.

INCOME.

First year's premiums on original policies	$ 469,098.18	
Surrender values applied to pay first year's premiums	661.96	
Total first year's premiums on original policies	$ 469,760.14	
Dividends applied to purchase paid up additions and annuities	22,837.77	
Consideration for original annuities involving life contingencies	662,315.14	
Total new premiums		$ 1,154,913.05
Renewal premiums	$ 4,920,308.34	
Dividends applied to pay renewal premiums	229,895.34	
Dividends applied to shorten the endowment or premium paying period	12,872.06	
Surrender values applied to pay renewal premiums	101.78	
Renewal premiums for deferred annuities	1,907.45	
Total renewal premiums		$ 5,165,084.97
Total premium income		6,319,998.02
Consideration for supplementary contracts not involving life contingencies		44,737.63
Dividends left with the company to accumulate at interest		7.87
Gross interest on mortgage loans	$ 882,556.84	
Gross interest on bonds and dividends on stocks	685,314.85	

Gross interest on premium notes, policy loans or liens	419,993.11	
Gross interest on deposits in trust companies and banks	25,791.30	
Gross interest on other debts due the company	7,551.13	
Gross discount on claims paid in advance	321.68	
Gross rents, including $7,900.00 for company's occupancy of its own buildings	31,519.47	2,053,048.38
From other sources		1,306.72
From agents' balances previously charged off		16,748.87
Gross profit on sale or maturity of real estate, $183.06; bonds, $1,435.00		1,618.06
Total income		$ 8,437,465.55
Ledger assets December 31, 1908		42,527,372.23
Total		$ 50,964,837.78

DISBURSEMENTS.

Death claims, $1,571,498.93; additions, $56,165.56	$ 1,577,115.49	
Matured endowments	468,932.40	
Net amount paid for losses and matured endowments		$ 2,046,047.89
Annuities involving life contingencies		330,002.78
Surrender values paid in cash, or applied in liquidation of loans or notes		955,157.74
Surrender values applied to pay new premiums		661.96
Surrender values applied to pay renewal premiums		101.78
Dividends applied to shorten endowment or premium paying period		12,872.06
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		264,600.15
Dividends applied to pay renewal premiums		229,895.34
Dividends applied to purchase paid up additions and annuities		22,837.77
Dividends left with the company to accumulate at interest		7.87
Total paid policy holders	$ 3,862,185.35	
Expenses of investigation and settlement of policy claims including $50.00 for legal expenses		183.99
Supplementary contracts not involving life contingencies		15,594.88
Commissions to agents		579,891.00
Branch office expenses, including salaries		76,419.57
Salaries and allowances for agencies, including managers, agents and clerks		1,333.22
Agency supervision, traveling and all other agency expenses		12,086.99
Medical examiners' fees, $40,225.10; inspection risks, $4,157.32		44,382.42
Salaries and all other compensation of officers, directors, trustees and home office employes		142,831.82
Rents, including $7,900.00 for company's occupancy of its own buildings		51,692.67
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		56,782.92
Legal expenses		2,221.58
Furniture, fixtures and safes		5,311.00
Repairs and expenses on real estate		10,329.11
Taxes on real estate		6,278.32
State taxes on premiums		103,525.69
Insurance department licenses and fees		5,329.90
All other licenses, fees and taxes		50,421.77
All other disbursements		91,475.16
Agents' balances charged off		5,600.42
Gross loss on sale or maturity of real estate		8,935.84

Gross decrease by adjustment, in book value of real estate		4,500.00
Total disbursements		$ 5,137,313.07
Balance		$ 45,827,524.71

LEDGER ASSETS.

Book value of real estate		$ 364,500.00
Mortgage loans on real estate		19,625,314.76
Loans on company's policies assigned as collateral		5,728,724.42
Premium notes on policies in force		1,737,466.75
Book value of bonds		$ 17,513,837.48
Cash in company's office		723.28
Deposits in trust companies and banks, not on interest		19,111.89
Deposits in trust companies and banks on interest		835,704.21
Agents' balances (debit $2,193.80, credit, $351.88)		2,141.92
Total ledger assets		$ 45,827,524.71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 443,241.33	
Interest due and accrued on bonds	260,504.89	
Interest due and accrued on premium notes, policy loans or liens	243,895.62	
Interest due and accrued on other assets	1,875.86	
Rents due and accrued on company's property or lease	2,106.09	$ 951,623.79
Market value of bonds and stocks over book value		51,888.00

	New Business.	Renewals.	
Gross premiums due and unreported	$ 8,926.90	$ 354,909.01	
Gross deferred premiums	45,054.91	432,479.67	
Total	$ 53,981.81	$ 787,388.68	
Deduct loading	$ 13,578.80	$ 167,829.21	
Net uncollected and deferred premiums	$ 40,403.01	$ 619,559.47	659,962.48
Gross assets			$ 47,490,998.98

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	$ 2,493.80	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	31.77	$ 2,525.57
Total admitted assets		$ 47,488,473.41

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Actuary on the 31st of Dec., 1909	$ 40,281,200.00	
Net reserve		40,281,200.00
Present value of supplementary contracts, not involving life contingencies		$ 96,663.00
Surrender values claimable on policies cancelled		3,952.36

Death losses in process of adjustment, or adjusted, not due	$ 17,000.00	
Death losses reported, no proofs received	43,894.55	
Matured endowments due and unpaid	14,345.00	
Death losses and other policy claims resisted	8,000.00	
Annuity claims involving life contingencies, due and unpaid	8,388.81	
Total policy claims		91,628.36
Dividends left with the company to accumulate at interest		61.40
Premiums paid in advance, including surrender values so applied		4,354.28
Unearned interest and rent paid in advance		448.63
Commissions to agents due or accrued		283.74
Cost of collection on uncollected and deferred premiums in excess of loading		10,061.04
Salaries, rents, commissions and other accounts, due or accrued		20,000.00
Medical examiners' and legal fees due or accrued		2,378.50
State, county and municipal taxes due or accrued		147,793.38
Dividends or other profits due policy holders		37,272.89
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		334,142.14
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		428,367.32
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		48,598.24
Reserve or surplus funds not otherwise included in liabilities		189,285.27
Other liabilities		13,237.81
Unassigned funds (surplus)		$ 1,883,745.05
Total liabilities		**$ 47,488,478.41**

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	44,449	$ 90,560,361.00		
Endowment	26,395	44,421,081.00		
All other	8,500	19,027,502.00		
Additions by dividends		138,899.00	79,394	$154,147,843.00
New policies issued during the year.				
Whole life	3,444	$ 7,197,624.00		
Endowment	1,410	2,149,838.00		
All other	2,695	7,102,759.00		
Additions by dividends		41,602.00	7,549	16,491,823.00
Old policies revived.				
Whole life	82	$ 157,000.00		
Endowment	66	89,000.00		
All other	44	104,069.00		
Additions by dividends		11.00	192	350,080.00
Old policies increased.				
Whole life		$ 13,275.00		
Endowment		1,916.00		
All other		4,684.00		
				19,875.00
Total			87,135	$171,009,621.00

Policies terminated during the year.				
Whole life	1,797	$ 4,465,847.00		
Endowment	1,439	2,636,086.00		
All other	2,102	4,710,940.00		
Additions by dividends		8,871.00	5,338	$ 11,821,744.00
Mode of termination.				
By death	614	$ 1,537,720.00		
maturity	288	476,667.00		
expiry	568	1,180,656.00		
surrender	1,621	3,840,966.00		
lapse	1,866	3,828,300.00		
decrease	381	957,435.00		
Total	5,338.00	$ 11,821,744.00		
Policies and additions in force December 31, 1909.				
Whole life	45,816	$ 93,199,497.00		
Endowment	26,168	43,673,345.00		
All other	9,813	22,143,394.00		
Additions by dividends		8,871.00	5,338	$ 11,821,744.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,211	$ 2,668,154.86
Policies issued during year	71	153,566.32
Total	1,282	$ 2,821,721.18
Ceased to be in force	97	232,415.20
Policies in force December 31, 1909	1,185	$ 2,589,305.98
Losses and claims incurred during year	26	50,165.45
Total	26	$ 50,165.45
Losses and claims settled during year	25	49,837.45
Losses and claims unpaid December 31, 1909	1	328.00
Premiums received		79,111.38

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated April 1, 1835; Commenced Business, Dec. 1, 1843.

ALFRED D. FOSTER, President. J. A. BARBEY, Secretary.

INCOME.

First year's premiums on original policies	$ 711,078.47	
Total first year's premiums on original policies	$ 711,078.47	
Dividends applied to purchase paid up additions and annuities	144,213.90	
Consideration for supplementary contracts involving life contingencies	5,290.33	
Total new premiums		$ 860,582.70

Renewal premiums	$ 5,091,139.58	
Dividends applied to pay renewal premiums	856,590.12	
Total renewal premiums		5,947,729.70
Total premium income		$ 6,808,312.40
Consideration for supplementary contracts not involving life contingencies		51,671.00
Dividends left with the company to accumulate at interest		607.40
Gross interest on mortgage loans	$ 500,549.29	
Gross interest on collateral loans	19,863.60	
Gross interest on bonds and dividends on stocks	1,143,343.27	
Gross interest on premium notes, policy loans or liens	309,704.68	
Gross interest on deposits in trust companies and banks	13,000.19	
Gross discount on claims paid in advance	147.15	
Gross rents, including $38,958.00 for company's occupancy of its own buildings	211,785.02	2,198,393.20
From other sources		284.34
Gross profit on sale or maturity of bonds, $9,716.00; stocks, $93,848.00		103,564.00
Gross increase, by adjustment, in book value of bonds		1.25
Total income		$ 9,162,783.59
Ledger assets December 31, 1908		46,461,905.92
Total		$ 55,624,689.51

DISBURSEMENTS.

Death claims, $2,135,278.00; additions, $29,888.00	$ 2,165,166.00	
Matured endowments, $556,681.33; additions, $9,121.00	565,802.33	
Net amount paid for losses and matured endowments		$ 2,730,968.33
Premium notes voided by lapse, less $3,851.70 restorations		17,832.92
Surrender values paid in cash, or applied in liquidation of loans or notes		816,199.84
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		128,142.42
Dividends applied to pay renewal premiums		856,590.12
Dividends applied to purchase paid up additions and annuities		144,213.90
Dividends left with the company to accumulate at interest		607.40
Total paid policy holders		4,694,554.93
Expenses of investigation and settlement of policy claims including legal expenses		56.95
Supplementary contracts not involving life contingencies		8,001.00
Supplementary contracts involving life contingencies		7,500.00
Commissions to agents		630,094.57
Commuted renewal commissions		8,686.63
Agency supervision, traveling and all other agency expenses		7,804.93
Medical examiners' fees, $58,324.94; inspection risks, $3,345.39		61,670.33
Salaries and all other compensation of officers, directors, trustees and home office employes		203,678.26
Rents, including $38,958.00 for company's occupancy of its own buildings		42,457.92
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		52,399.67
Legal expenses		1,965.06

Furniture, fixtures and safes	19,788.19
Repairs and expenses on real estate	78,527.37
Taxes on real estate	48,076.93
State taxes on premiums	67,096.04
Insurance department licenses and fees	12,732.60
All other licenses, fees and taxes	43,295.98
All other disbursements	12,144.55
Compensation of managers and agents not paid by commission for service in obtaining new insurance	120,982.85
Gross decrease by adjustment, in book value of real estate, $60,000.89; bonds, $43,181; stocks, .08	103,181.97
Total disbursements	$6,224,696.73
Balance	$ 49,399,992.78

LEDGER ASSETS.

Book value of real estate	$ 2,417,191.00
Mortgage loans on real estate	11,779,691.67
Loans secured by pledge of bonds, stocks or other collateral	671,800.00
Loans on company's policies assigned as collateral	5,712,970.96
Premium notes on policies in force	710,395.74
Book value of bonds, $25,045,056.00: stock, $2,577,236.00	27,622,292.00
Deposits in trust companies and banks on interest	486,151.41
Total ledger assets	$ 49,399,992.78

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 100,289.05	
Interest due and accrued on bonds	208,248.99	
Interest due and accrued on collateral loans	6,890.94	
Interest due and accrued on premium notes, policy loans or liens	98,487.80	
Interest due and accrued on other assets	318.37	
Rents due and accrued on company's property or lease	17,561.96	$ 431,797.11
Market value of bonds and stocks over book value		1,150,374.00

	New Business.	Renewals.	
Gross premiums due and unreported		$ 238,754.88	
Gross deferred premiums	$ 105,211.13	90,292.58	
Total	$ 105,211.13	$ 329,047.46	
Deduct loading	$ 24,198.56	$ 75,680.92	
Net uncollected and deferred premiums	$ 81,012.57	$ 253,366.54	334,379.11
Gross assets			$ 51,316,543.00

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company's actuary on the 31st Dec., 1909	$ 44,629,993.55	
Net reserve		44,629,993.55
Present value of supplementary contracts, not involving life contingencies		222,391.66

Death losses due and unpaid	$ 73,953.48	
Death losses in process of adjustment, or adjusted, not due	96,017.00	
Death losses reported, no proofs received	64,237.59	
Matured endowments due and unpaid	5,495.52	$ 239,703.59
Dividends left with company to accumulate at interest		607.40
Premiums paid in advance, including surrender values so applied		46,733.78
Commissions due agents on premium notes when paid		28,354.52
Commissions to agents due or accrued		3,227.57
Cost of collection on uncollected and deferred premiums in excess of loading		21,042.22
Salaries, rents, commissions and other accounts, due or accrued		8,838.49
Medical examiners' fees due or accrued		791.00
State, county and municipal taxes due or accrued		130,676.76
Dividends or other profits due policy holders		218,488.16
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		1,300,000.00
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		105,276.95
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		94,546.50
Unassigned funds (surplus)		$ 4,265,870.85
Total liabilities		$ 51,316,543.00

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	45,531	$104,498,283.00		
Endowment	28,504	64,494,241.00		
All other	4,502	14,650,381.00		
Additions by dividends		1,270,953.00	78,537	$184,913,858.00
New policies issued during the year.				
Whole life	6,560	$ 16,518,086.00		
Endowment	965	1,688,812.00		
All other	1,148	4,533,325.00		
Additions by dividends		276,329.00	8,673	23,016,552.00
Old policies revived.				
Whole life	94	$ 128,662.00		
Endowment	16	15,798.00		
All other	13	31,838.00		
			123	176,298.00
Old policies increased.				
Whole life		$ 184,989.00		
Endowment		48,508.00		
All other		966.00		
Additions by dividends		12.00		234,475.00
Total			87,333	$208,341,183.00
Policies terminated during the year.				
Whole life	2,113	$ 5,305,056.00		
Endowment	1,284	2,033,412.00		
All other	713	2,436,707.00		

Additions by dividends.....		73,236.00	4,110	10,848,411.00
Mode of termination.				
By death	786	$ 2,117,264.00		
maturity	210	567,406.00		
expiry	369	1,161,214.00		
surrender	1,345	2,663,163.00		
lapse	1,400	2,890,465.00		
decrease		1,448,899.00		
Total	4,110	$ 10,848,411.00		
Policies and additions in force December 31, 1909.				
Whole life	50,085	$116,036,315.00		
Endowment	28,177	63,169,447.00		
All other	4,961	16,812,952.00		
Additions by dividends		1,474,058.00	83,223	$197,492,772.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year.....	178	$ 334,834.00
Policies issued during year	22	43,281.00
Total	200	$ 378,115.00
Ceased to be in force	24	34,066.00
Policies in force December 31, 1909.....	176	$ 344,049.00
Losses and claims incurred during year.....	3	2,617.24
Total	3	$ 2,617.24
Losses and claims settled during year.....	3	2,617.24
Premiums received		$ 11,417.21

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1841; Commenced Business 1845.

DARWIN P. KINGSLEY, President. SEYMORE, M. BALLARD, Secretary.

INCOME.

First year's premiums on original policies.....	$ 5,949,283.41
Total first year's premiums on original policies	$ 5,949,283.41
Dividends applied to purchase paid up additions and annuities	445,293.33
Consideration for original annuities involving life contingencies	438,795.86
Consideration for supplementary contracts involving life contingencies.....	45,544.35
Total new premiums.....	$ 6,878,916.95
Renewal premiums	$ 70,402,550.97

Dividends applied to pay renewal premiums....	1,276,449.72	
Surrender values applied to pay renewal premiums	37,274.55	
Renewal premiums for deferred annuities.....	29,835.51	
Total renewal premiums		71,746,110.75
Total premium income		$ 78,625,027.70
Consideration for supplementary contracts not involving life contingencies		220,433.59
Dividends left with the company to accumulate at interest.....		17,796.45
Gross interest on mortgage loans.....	$ 2,850,114.55	
Gross interest on collateral loans.....	30,000.00	
Gross interest on bonds and dividends on stocks	15,985,458.09	
Gross interest on premium notes, policy loans or liens	4,752,689.63	
Gross interest on deposits in trust companies and banks	296,079.90	
Gross discount on claims paid in advance.....	2,955.07	
Gross rents, including $277,411.87 for company's occupancy of its own buildings	1,047,577.53	24,964,874.77
From other sources		129,450.21
From agents' balances previously charged off.....		257.42
Gross profit on sale or maturity of real estate, $35,502.37; bonds, $156,871.45;		192,373.82
Gross increase, by adjustment, in book value of bonds.....		6,875,128.60
Total income		$111,025,342.56
Ledger assets December 31, 1908.....		545,945,703.42
Total		$656,971,045.98

DISBURSEMENTS.

Death claims (less $17,280.93 reinsurance), $22,008,892.05; additions, $1,008,816.15.....	$ 23,017,708.20	
Matured endowments, $6,262,486.09; additions, $96,003.55	6,455,489.64	
Net amount paid for losses and matured endowments....		$ 29,473,197.84
Annuities involving life contingencies		1,705,682.88
Premium notes voided by lapse		13,539,124.64
Surrender values paid in cash, or applied in liquidation of loans or notes		37,274.55
Surrender values applied to pay new premiums.....		5,495,401.97
Surrender values applied to pay renewal premiums.....		1,276,449.72
Dividends applied to purchase paid up additions and annuities....		445,293.33
Dividends left with the company to accumulate at interest.....		17,796.45
Total paid policy holders	51,990,221.38	
Expenses of investigation and settlement of policy claims including $18,619.97 for legal expenses.....		23,442.24
Supplementary contracts not involving life contingencies.....		215,339.00
Dividends held on deposit surrendered during the year.....		57.09
Commissions to agents		3,806,781.80
Branch office expenses		1,075,092.20
Agency supervision, traveling and all other agency expenses.....		896,390.76
Medical examiners' fees, $242,722.45; inspection risks, $62,006.41		304,729.86
Salaries and all other compensation of officers, directors, trustees and home office employes		1,483,863.47
Rents, including $277,411.87 for company's occupancy of its own buildings		542,010.90

Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	477,829.46
Legal expenses	15,338.53
Furniture, fixtures and safes	61,016.97
Repairs and expenses on real estate	294,386.46
Taxes on real estate	166,903.69
State taxes on premiums	775,808.47
Insurance department licenses and fees	16,706.53
All other licenses, fees and taxes	150,842.64
All other disbursements	693,123.46
Compensation of managers and agents not paid by commision for services in obtaining new licenses	12,015.55
Commissions paid on real estate sales	13,600.00
Agents' balances charged off	7,037.56
Gross loss on sale or maturity of bonds	973.08
Gross decrease by adjustment, in book value of bonds	4,342,925.47
Total disbursements	$ 67,366,436.57
Balance	$589,604,609.41

LEDGER ASSETS.

Book value of real estate	$ 11,718,644.04
Mortgage loans on real estate	69,748,270.53
Loans on company's policies assigned as collateral	89,952,566.32
Premium notes on policies in force	4,690,906.49
Book value of bonds	404,658,586.64
Cash in company's office	7,678.10
Deposits in trust companies and banks, not on interest	1,939,197.28
Deposits in trust companies and banks on interest	6,597,574.80
Branch office balances	47,286.12
Cash in company's branch offices	243,904.09
Total ledger assets	$581,604,609.41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 537,476.67	
Interest due and accrued on bonds	5,792,105.72	
Interest due and accrued on premium notes, policy loans or liens	208,684.93	
Interest due and accrued on other assets	41,068.55	
Rents due and accrued on company's property or lease	17,078.60	6,596,414.47

	New Business.	Renewals.	
Gross premiums due and unreported	$ 68,379.42	$ 4,276,881.50	
Gross deferred premiums	291,214.00	4,785,738.00	
Total	$ 359,593.42	$ 9,062,619.50	
Deduct loading	89,898.36	2,265,654.88	
Net uncollected and deferred premiums	$ 269,695.06	$ 6,796,964.62	$ 7,066,659.68
Gross assets			$603,267,683.56

DEDUCT ASSETS NOT ADMITTED.

Branch office debit balances	$ 115,221.99

Book value of ledger assets over the market value	3,444,175.60	$ 3,559,397.59
Total admitted assets		$599,708,285.97

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Ins. Dept. on the 31st December, 1909	$497,070,767.00	
Deduct net risks reinsured	139,615.00	
Net reserve		$496,931,152.00
Present value of supplementary contracts, not involving life contingencies		$ 2,397,696.66
Surrender values claimable on policies cancelled		266,220.67
Death losses in process of adjustment, or adjusted, not due	$ 1,070,639.71	
Death losses reported, no proofs received	2,003,670.25	
Matured endowments due and unpaid	408,862.19	
Death losses and other policy claims resisted	261,269.69	
Annuity claims involving life contingencies, due and unpaid	136,308.70	
Total policy claims		3,880,750.54
Supplementary contracts not involving life contingencies, due and unpaid		179.75
Dividends left with the company to accumulate at interest		18,295.17
Premiums paid in advance, including surrender values so applied		813,932.98
Unearned interest and rent paid in advance		2,139,147.12
Commissions due agents on premium notes when paid		47,064.00
Commissions to agents due or accrued		10,698.64
Salaries, rents, commissions and other accounts, due or accrued		110,950.39
Medical examiners' and legal fees due or accrued		20,843.72
State, county and municipal taxes due or accrued		862,478.75
Dividends or other profits due policy holders		716,529.09
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		2,556,983.00
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		6,277,125.89
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		71,778,756.00
Reserve or surplus funds, not otherwise included in liabilities		9,310,285.77
Other liabilities		1,559,195.83
Total liabilities		$599,708,285.97

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	615,368	$1,263,643,633.00		
Endowment	326,814	601,407,587.00		
All other	36,027	124,754,256.00		
Additions by dividends		3,754,125.00	978,209	$ 1,993,559,601
New policies issued during the year.				
Whole life	46,593	$ 112,370,600.00		

Endowment	18,451	30,650,000.00		
All other	830	3,021,800.00		
Additions by dividends		804,717.00	65,874	146,847,117
Old policies revived.				
Whole life	1,278	$ 3,242,200.00		
Endowment	782	1,455,600.00		
All other	49	144,500.00		
Additions by dividends		16,310.00	2,109	4,858,610.00
Old policies increased.				
Whole life		$ 2,986,718.00		
Endowment		2,530,938.00		
All other		5,932,268.00		
Additions by dividends		112.00		11,450,036.00
Total			1,046,192	$2,156,715,364.00
Policies terminated during the year.				
Whole life	33,314	$ 79,150,540.00		
Endowment	18,683	41,051,170.00		
All other	12,605	33,058,907.00		
Additions by dividends		645,520.00	64,602	153,906,137.00
Mode of termination.				
By death	9,492	$ 23,484,914.00		
maturity	2,467	6,535,471.00		
expiry	11,297	26,670,808.00		
surrender	23,480	50,050,864.00		
lapse	17,866	37,243,875.00		
decrease		9,920,205.00		
Total	64,602	$153,906,137.00		
Policies and additions in force December 31, 1909.				
Whole life	626,956	$1,296,195,011.00		
Endowment	324,933	591,604,255.00		
All other	29,701	111,080,217.00		
Additions by dividends		3,929,744.00	981,590	$2,002,809,227.00
Policies reinsured				$ 2,840,986.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	6,207	$ 11,193,378.00
Policies issued during year	425	801,585.00
Total	6,632	$ 11,994,963.00
Ceased to be in force	366	821,759.00
Policies in force December 31, 1909	6,266	$ 11,173,204.00
Losses and claims unpaid December 31, previous year	1	$ 1,000.00
Losses and claims incurred during year	62	114,201.29
Total	63	115,201.29
Losses and claims settled during year	56	100,617.69
Losses and claims unpaid December 31, 1909	7	14,583.60
Premiums received		$ 351,310.22

NORTH AMERICAN LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 3, 1907; Commenced Business February 4, 1907.

LEE B. DURSTINE, President. F. E. STEVENS, Secretary.

Cash Capital, $400,000.00.

INCOME.

First year's premiums on original policies.....	$ 167,187.19		
Renewal premiums	$ 115,726.79		
Total renewal premiums.....	$ 115,726.79		
Total premium income		$	282,913.98
Gross interest on mortgage loans.....	$ 4,189.62		
Gross interest on bonds and dividends on stocks..	6,812.03		
Gross interest on premium notes, policy loans or liens	747.73		
Gross interest on deposits in trust companies and banks	1,733.47		
Gross interest on other debts due the company....	487.25		
			13,970.10
From other sources			82,125.00
From agents' balances previously charged off.....			6,167.77
Gross profit on sale or maturity of bonds.....			94.30
Total income		$	385,271.15
Ledger assets December 31, 1908.....			377,835.60
Increase of cash capital during the year			135,000.00
Total			$898,106.75

DISBURSEMENTS.

Death claims	$ 45,012.10		
Total paid policy holders	$ 45,012.10		
Expenses of investigation and settlement of policy claims including $1.00 for legal expenses			20.00
Commissions to agents			101,542.20
Commuted renewal commissions.....			263.28
Agency supervision, traveling and all other agency expenses.....			28,091.10
Medical examiners' fees, $8,107.00; inspection risks, $523.01.....			8,630.01
Salaries and all other compensation of officers, directors, trustees and home office employes.....			27,268.97
Rents			6,598.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....			8,457.92
Legal expenses			1,629.27
Furniture, fixtures and safes.....			2,418.59
State taxes on premiums			2,337.68
Insurance department licenses and fees.....			1,832.05
All other licenses, fees and taxes			3,218.16
All other disbursements			2,826.57
Branch office expenses			10,259.77
Gross loss on sale or maturity of bonds.....			568.75
Total disbursements		$	250,974.42
Balance		$	647,132.33

LEDGER ASSETS.

Mortgage loans on real estate	$	152,200.00
Loans on company's policies assigned as collateral		4,162.19
Premium notes on policies in force		14,336.97
Book value of bonds		374,984.64
Cash in company's office		14,511.49
Deposits in trust companies and banks not on interest		270.65
Deposits in trust companies and banks on interest		64,154.75
Agents' balances (debit, $18,555.51, credit, $368.42)		18,187.09
Cash in company's branch offices		4,324.55
Total ledger assets	$	647,132.38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,039.70		
Interest due and accrued on bonds	4,330.88		
Rents due and accrued on company's property or lease		$	6,370.58
Market value of bonds and stocks over book value			2,728.75

	New Business.	Renewals.
Gross premiums due and unreported	$ 711.17	$ 22,113.28
Gross deferred premiums	3,217.48	4,509.05
Total	$ 2,506.31	$ 26,622.33
Deduct loading	$ 1,960.90	$ 1,798.09
Net uncollected and deferred premiums	$ 545.41	$ 24,824.24

		25,369.65
Gross assets	$	681,601.31

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 18,555.51	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	2,095.88	$ 20,651.39
Total admitted assets		$ 660,949.92

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the New Jersey Ins. Dept. on the 31st Dec. 1909	222,041.00	
Deduct net value of risks reinsured	5,431.00	
	$ 216,610.00	
Reserve to provide for health and accident benefits	1,378.00	
Net reserve		$ 217,988.00
Death losses reported, no proofs received	$ 3,000.00	
Total policy claims		3,000.00
Premiums paid in advance, including surrender values so applied		523.36
Unearned interest and rent paid in advance		264.70
Commissions due agents on premium notes when paid		1,118.99
Commissions to agents due or accrued		250.00
Cost of collection on uncollected and deferred premiums in excess of loading		1,073.49

Medical examiners fees due or accrued	1,256.00
State, county and municipal taxes due or accrued	3,698.24
Other liabilities	35.00
Cash capital	400,000.00
Unassigned funds (surplus)	31,742.14
Total liabilities	$ 660,949.92

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	1,783	$ 5,776,354.00		
Endowment	453	909,248.00		
All other	14	59,347.00		
			2,250	$ 6,744,949.00
New policies issued during the year.				
Whole life	1,715	$ 4,972,822.00		
Endowment	687	1,004,740.00		
All other	7	47,700.00		
			2,409	6,025,262.00
Old policies revived.				
Whole life	114	$ 451,899.00		
Endowment	16	27,000.00		
			130	478,899.00
Old policies increased.				
All other		$ 320.00		
				320.00
Total			4,789	$ 13,249,430.00
Policies terminated during the year.				
Whole life	742	$ 2,391,231.00		
Endowment	173	375,840.00		
All other	4	11,000.00		
			919	2,778,071.00
Mode of termination				
By death	12	$ 55,012.00		
expiry	4	11,000.00		
lapse	903	2,712,059.00		
Total	919	$ 2,778,071.00		
Policies and additions in force December 31, 1909.				
Whole life	2,886	$ 8,851,844.00		
Endowment	967	1,523,148.00		
All other	17	96,367.00		
			3,870	$ 10,471,359.00
Policies reinsured			158	$ 1,090,209.90

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	82	$ 218,782.00
Policies issued during year	28	114,879.00
Total	110	$ 333,661.00

Ceased to be in force	34	80,972.00
Policies in force December 31, 1909	76	$ 252,689.00
Premiums received		$ 6,493.06

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857; Commenced Business, November 25, 1858.

GEO. C. MARKHAM, President. A. S. HATHAWAY, Secretary.

INCOME.

First year's premiums on original policies	$ 3,692,372.87	
Surrender values applied to pay first year's premiums	1,564.42	
Total first year's premiums on original policies	$ 3,693,937.29	
Dividends applied to purchase paid up additions and annuities	1,215,878.56	
Consideration for original annuities involving life contingencies	199,223.75	
Consideration for supplementary contracts involving life contingencies	8,404.62	
Total new premiums	$ 5,117,444.22	
Renewal premiums	$ 27,074,160.25	
Dividends applied to pay renewal premiums	4,896,819.72	
Renewal premiums for deferred annuities	2,073.34	
Total renewal premiums	$ 31,972,553.31	
Total premium income		$ 37,089,997.53
Consideration for supplementary contracts not involving life contingencies		213,469.08
Dividends left with the company to accumulate at interest		1,999.78
Gross interest on mortgage loans	$ 6,318,436.27	
Gross interest on bonds and dividends on stocks	3,346,094.61	
Gross interest on premium notes, policy loans or liens	1,868,533.15	
Gross interest on deposits in trust companies and banks	54,914.22	
Gross interest on other debts due the company	259,123.91	
Gross discount on claims paid in advance	13,431.41	
Gross rents, including $55,955.00 for company's occupancy of its own buildings	217,698.95	$ 12,078,232.52
From other sources		263.11
Gross profit on sale or maturity of real estate $24,063.75; bonds, $3,339.56		27,403.31
Gross increase, by adjustment, in book value of bonds		33,777.61
Total income		$ 49,445,142.94
Ledger assets December 31, 1908		243,297,608.72
Total		$292,742,751.66

DISBURSEMENTS.

Death claims and additions	$ 8,478,978.49	
Matured endowments and additions	2,309,922.12	
Net amount paid for losses and matured endowments		$ 10,788,900.61
Annuities involving life contingencies		81,971.70
Surrender values paid in cash, or applied in liquidation of loans or notes		7,622,769.97
Surrender values applied to pay new premiums		1,564.42
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		4,225,615.61
Dividends applied to pay renewal premiums		4,896,319.72
Dividends applied to purchase paid up additions and annuities		1,215,878.56
Dividends left with the company to accumulate at interest		1,999.78
Total paid policy holders	$ 28,835,020.37	
Expenses of investigation and settlement of policy claims including $5,589.85 for legal expenses		5,590.85
Supplementary contracts not involving life contingencies		141,935.06
Divideds held on deposit surrendered during the year		52.24
Commissions to agents		3,711,410.90
Agency supervision, traveling and all other agency expenses		3,220.98
Medical examiners fees, $182,189.96; inspection risks, $26,629.49		-208,819.45
Salaries and all other compensation of officers, directors, trustees and home office employes		764,601.87
Rents, including $55,955.00 for company's occupancy of its own buildings		62,510.72
Advertising, printing, stationery, postage, telegraph, telephone, express ad exchange		201,357.84
Legal expenses		4,929.47
Furniture, fixtures and safes		7,779.10
Repairs and expenses on real estate		97,259.35
Taxes on real estate		36,065.43
State taxes on premiums		371,536.44
Insurance department licenses and fees		24,232.95
All other licenses, fees and taxes		439,942.50
All other disbursements		184,386.38
Gross loss on sale or maturity of real estate, $2,013.90; bonds, $295.02		2,308.92
Gross decrease by adjustment, in book value of real estate, $17,000.00; bonds, $121,321.11		138,321.11
Total disbursements		$ 35,241,281.93
Balance		$257,501,469.73

LEDGER ASSETS.

Book value of real estate	$ 1,915,744.64
Mortgage loans on real estate	138,771,264.93
Loans on company's policies assigned as collateral	35,736,328.94
Premium notes on policies in force	566,716.77
Book value of bonds	78,243,488.69
Cash in company's office	78,507.97
Deposits in trust companies and banks on interest	2,156,924.81
Agents' balances	32,492.98
Total ledger assets	$257,501,469.73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,965,326.95	

Interest due and accrued on bonds		1,076,752.54	
Interest due and accrued on premium notes, policy loans or liens		1,066,462.97	
Rents due and accrued on company's property or lease		11,670.01	$ 4,120,212.47
	New Business.	Renewals.	
Gross premiums due and unreported	$ 18,041.00	$ 1,488,017.00	
Gross deferred premiums	231,813.00	1,709,261.16	
Total	$ 249,854.00	$ 3,197,278.16	
Deduct loading	$ 53,718.61	$ 687,414.80	
Net uncollected and deferred premiums	$ 196,135.39	$ 2,509,863.36	2,705,998.75
Gross assets			$264,327,680.95

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 32,492.98	
Book value of ledger assets over the market value	$ 1,853,198.69	$ 1,885,691.67
Total admitted assets		$262,441,989.28

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day December, 1909	$227,056,425.00	
Net reserve		$227,056,425.00
Present value of supplementary contracts, not involving life contingencies		1,421,601.33
Surrender values claimable on policies cancelled		7,133.97
Death losses due and unpaid	$ 68,385.96	
Death losses in process of adjustment, or adjusted, not due	197,123.62	
Death losses reported, no proofs received	222,084.70	
Matured endowments due and unpaid	55,050.96	
Death losses and other policy claims resisted	115,385.50	
Annuity claims involving life contingencies, due and unpaid	5,632.12	
Total policy claims		663,662.86
Supplementary contracts not involving life contingencies, due and unpaid		61.52
Dividends left with the company to accumulate at interest		2,960.71
Premiums paid in advance, including surrender values so applied		29,750.70
Unearned interest and rent paid in advance		428.88
Commissions to agents due or accrued		86,273.14
Salaries, rents, commissions and other accounts, due or accrued		20,810.78
Medical examiners' and legal fees due or accrued		49,599.00
State, county and municipal taxes due or accrued		274,137.14
Dividends or other profits due policy holders		804,284.19
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		7,543,731.80
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		4,756,268.20
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		13,921,375.00

Unassigned funds (surplus)	$ 5,803,485.06
Total liabilities	$262,441,989.28

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	248,760	$610,920,684.00		
Endowment	97,155	208,372,923.00		
All other	36,423	112,368,377.00		
Additions by dividends		12,914,634.00	382,338	$944,576,618.00
New policies issued during the year.				
Whole life	26,747	$ 71,352,238.00		
Endowment	5,104	12,125,450.00		
All other	7,544	30,238,500.00		
Additions by dividends		2,940,746.00	39,395	116,656,934.00
Old policies revived.				
Whole life	345	$ 973,582.00		
Endowment	97	221,792.00		
All other	146	615,300.00		
Additions by dividends		394.00	588	1,811,068.00
Old policies increased.				
Whole life	218			
Endowment	47			
All other	40			
			305	
Total			422,626	$ 1,063,044,620.00
Policies terminated during the year.				
Whole life	11,533	$ 28,604,604.00		
Endowment	4,728	11,460,992.00		
All other	2,751	8,400,871.00		
Additions by dividends		1,679,058.00	19,012	50,145,525.00
Mode of termination.				
By death	3,162	$ 8,498,985.00		
maturity	840	2,219,896.00		
expiry	168	1,446,828.00		
surrender	8,251	19,348,714.00		
lapse	6,591	14,845,082.00		
decrease		3,786,020.00		
Total	19,012	$ 50,145,525.00		
Policies and additions in force December 31, 1909.				
Whole life	265,206	$657,845,188.00		
Endowment	97,273	208,951,305.00		
All other	41,135	131,925,886.00		
Additions by dividends		14,176,716.00	403,614	$ 1,012,899,095

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,636	$ 3,934,908.00

Policies issued during year	427	1,021,300.00
Total	2,063	$ 4,956,208.00
Ceased to be in force	103	166,695.00
Policies in force December 31, 1909	1,960	$ 4,789,513.00
Losses and claims incurred during year	11	33,900.00
Total	11	$ 33,900.00
Losses and claims settled during year	10	31,900.00
Losses and claims unpaid December 31, 1909	1	2,000.00
Premiums received		$ 115,826.72

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

LOS ANGELES, CALIFORNIA.

Incorporated December 28, 1867; Commenced Business, January, 1868.

GEORGE I. COCHRAN, President. C. I. D. MOORE, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

First year's premiums on original policies	$ 625,985.43	
Surrender values applied to pay first year's premiums	16,537.94	
Total first year's premiums on original policies	$ 642,523.37	
Dividends applied to purchase paid up additions and annuities	142,368.54	
Surrender values applied to purchase paid up insurance and annuities	623.90	
Consideration for original annuities involving life contingencies	4,669.00	
Total new premiums		$ 790,184.81
Renewal premiums	$ 3,223,110.46	
Dividends applied to pay renewal premiums	98,742.12	
Surrender values applied to pay renewal premiums	74,464.89	
Total renewal premiums		$ 3,396,317.47
Total premium income		$ 4,186,502.28
Consideration for supplementary contracts not involving life contingencies		24,974.00
Gross interest on mortgage loans	$ 367,467.43	
Gross interest on collateral loans	21,973.37	
Gross interest on bonds and dividends on stocks	256,585.77	
Gross interest on premium notes, policy loans or liens	137,683.12	
Gross interest on deposits in trust companies and banks	12,532.97	
Gross interest on other debts due the company	3,760.22	

Gross discount on claims paid in advance.....	341.97	
Gross rents, including $28,800 for company's occupancy of its own buildings.....	43,238.14	843,582.99
From other sources		1,336,549.64
From agents' balances previously charged off.....		10,436.51
Gross profit on sale or maturity of bonds, $4.728; stocks, $15,137.50		19,865.50
Total income		$ 6,421,910.92
Ledger assets December 31, 1908		15,284,482.28
Total		$ 21,706,393.20

DISBURSEMENTS.

Death claims (less $6,044.00 reinsurance) $711,482.93; additions, $16,162.70	$ 727,645.63	
Matured endowments. $74,170.00. additions, $1,732	75,902.00	
Net amount paid for losses and matured endowments....		$ 803,547.63
Annuities involving life contingencies.....		10,570.80
Premium notes voided by lapse.....		51,726.01
Surrender values paid in cash, or applied in liquidation of loans or notes		327,201.99
Surrender values applied to pay new premiums.....		91,002.83
Surrender values applied to purchase paid up insurance and annuities		623.90
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		77,894.43
Dividends applied to pay renewal premiums.....		98,742.12
Dividends applied to purchase paid up additions and annuities.....		142,368.54
Total paid policy holders	$ 1,603,678.25	
Expenses of investigation and settlement of policy claims including $570.02 for legal expenses.....		$ 3,679.62
Supplementary contracts not involving life contingencies.....		3,849.50
Interest or dividends paid to stockholders.....		70,000.00
Commissions to agents		656,667.93
Commuted renewal commissions		14,668.62
Agency supervision, traveling and all other agency expenses.....		25,314.13
Medical examiners' fees, $46,572.60; inspection risks, $11,984.09		58,556.69
Salaries and all other compensation of officers, directors, trustees and home office employes		166,290.26
Rents, including $28,800 for company's occupancy of its own buildings		29,520.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		48,038.16
Legal expenses		13,841.48
Furniture, fixtures and safes		31,732.54
Repairs and expenses on real estate.....		12,340.28
Taxes on real estate		11,614.46
State taxes on premiums		43,052.44
Insurance department licenses and fees		6,350.33
All other licenses, fees and taxes		19,878.83
All other disbursements		1,032,346.57
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....		9,841.32
Agents' balances charged off		1,457.85
Gross loss on sale or maturity of bonds.....		4,442.07

Gross decrease by adjustment, in book value of bonds	6,449.15
Total disbursements	$ 3,871,610.48
Balance	$ 17,834,782.72

LEDGER ASSETS.

Book value of real estate	$ 1,227,494.37
Mortgage loans on real estate	6,886,047.34
Loans secured by pledge of bonds, stocks or other collateral	533,202.84
Loans on company's policies assigned as collateral	1,788,667.78
Premium notes on policies in force	976,954.87
Book value of bonds, $5,028,118.35; stock, $404,259.13	5,432,377.48
Cash in company's office	14,947.35
Deposits in trust companies and banks, not on interest	188,063.99
Deposits in trust companies and banks on interest	314,260.36
Warrants	24,618.66
Cash in transit	190,765.18
Premiums in course of collection	237,382.50
Total ledger assets	$ 17,834,782.72

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 63,630.03	
Interest due and accrued on bonds	87,069.56	
Interest due and accrued on collateral loans	6,253.00	
Interest due and accrued on premium notes, policy loans or liens	23,287.39	
Interest due and accrued on other assets	1,080.00	
Rents due and accrued on company's property or lease	252.85	$ 181,572.83

	New Business.	Renewals.	
Gross premiums due and unreported	$ 135,500.24	$ 237,769.57	
Gross deferred premiums	16,674.53	281,929.33	
Total	$ 152,174.77	$ 519,698.90	
Deduct loading	91,304.86	77,954.84	
Net uncollected and deferred premiums	$ 60,869.91	$ 441,744.06	$ 502,613.97
All other assets			14,295.28
Gross assets			$ 18,533,264.25

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection	$ 4,830.24	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	31,414.00	
Book value of ledger assets over the market value	67,815.73	$ 104,059.97
Total admitted assets		$ 18,429,204.28

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st of December, 1908	$ 15,812,406.96	
Deduct net risks reinsured		123,056.45
	$ 15,689,350.51	
Reserve to provide for health and accident benefits	13,219.08	
Net reserve		$ 15,702,569.59
Present value of supplementary contracts, not involving life contingencies		$ 28,166.41
Death losses in process of adjustment, or adjusted, not due	15,123.21	
Death losses reported, no proofs received	63,682.56	
Matured endowments due and unpaid	1,529.00	
Death losses and other policy claims resisted	8,250.00	
Annuity claims involving life contingencies, due and unpaid	154.44	
Total policy claims		$ 88,739.21
Premiums paid in advance, including surrender values so applied		36,381.14
Unearned interest and rent paid in advance		50,982.10
Commissions due agents on premium notes when paid		2,366.57
Commissions to agents due or accrued		8,080.16
Salaries, rents, commissions and other accounts, due or accrued		10,831.60
Medical examiners' and legal fees due or accrued		12,961.25
State, county and municipal taxes due or accrued		42,000.00
Dividends or other profits due policy holders		894.00
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		48,158.44
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		9,990.41
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		169,836.62
Other liabilities		599,294.71
Cash capital		$ 1,000,000.00
Unassigned funds (surplus)		628,002.07
Total liabilities		$ 18,429,204.28

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	39,659	$ 69,248,128.00		
Endowment	11,081	14,695,401.00		
All other	7,798	14,595,666.00		
Additions by dividends		2,054,484.00	58,538	$100,593,679.00
New policies issued during the year.				
Whole life	159	$ 384,465.00		
Endowment	143	224,500.00		
All other	8,474	16,700,181.00		
Additions by dividends		223,221.00	8,776	17,532,367.00

Old policies revived.				
Whole life	171	$ 352,913.00		
Endowment	43	40,566.00		
All other	20	73,300.00		
			234	465,879.00
Old policies increased.				
Whole life		$ 140,769.00		
Endowment		43,083.00		
All other		50,225.00		
				234,077.00
Total			67,548	$118,826,002.00
Policies terminated during the year.				
Whole life	2,083	$ 4,420,166.00		
Endowment	837	1,203,976.00		
All other	3,219	5,921,373.00		
Additions by dividends		35,382.00	6,139	11,580,897.00
Mode of termination.				
By death	447	$ 762,782.00		
maturity	49	75,902.00		
expiry	2,900	5,141,813.00		
surrender	1,248	1,771,707.00		
lapse	1,495	2,489,412.00		
decrease		1,339,281.00		
Total	6,139	$ 11,580,897.00		
Policies and additions in force December 31, 1909.				
Whole life	4,708	$ 73,630,733.00		
Endowment	11,439	5,375,811.00		
All other	8,262	15,996,238.00		
Additions by dividends		2,242,323.00	61,409	$107,245,105.00
Policies reinsured			283	$ 2,038,849.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	159	$ 286,190.00
Policies issued during year	56	130,322.00
Total	215	$ 416,512.00
Ceased to be in force	18	40,152.00
Policies in force December 31, 1909	197	$ 376,360.00
Losses and claims incurred during year	2	2,736.00
Total	2	$ 2,736.00
Losses and claims settled during year	2	2,736.00
Premiums received		$ 12,058,64

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 24, 1847. Commenced Business May 25, 1847.

GEO. K. JOHNSON, Preident. JOHN HUMPHREYS, Secretary

INCOME.

First year's premiums on original policies....	$ 1,951,658.01	
Surrender values applied to pay first year's premiums	5,592.47	
Total first year's premiums on original policies	$ 1,957,250.48	
Dividends applied to purchase paid up additions and annuities	145,570.14	
Surrender values applied to purchase paid up insurance and annuities.....	214,596.81	
Consideration for original annuities involving life contingencies	399,606.27	
Consideration for supplementary contracts involving life contingencies	8,977.96	
Total new premiums		2,726,001.66
Renewal premiums	$ 13,280,002.18	
Dividends applied to pay renewal premiums	1,268,679.30	
Surrender values applied to pay renewal premiums	11,265.74	
Renewal premiums for deferred annuities	10,915.60	
Total renewal premiums		14,570,862.82
Total premium income		17,296,864.48
Consideration for supplementary contracts not involving life contingencies		301,311.40
Dividends left with the company to accumulate at interest.....		3,081.76
Gross interet on mortgage loans	$ 2,123,775.03	
Gross interest on collateral loans.....	106,463.17	
Gross interest on bonds and dividends on stocks	1,720,607.89	
Gross interest on premium notes, policy loans or liens	843,666.80	
Gross interest on deposits in trust companies and banks..	28,889.16	
Gross interest on other debts due the company	9,804.03	
Gross discount on claims paid in advance....	1,281.78	
Gross rents, including $52,000.00 for company's occupancy of its own buildings.....	152,710.66	4,987,198.52
From other sources		1,941.90
From agents' balances previously charged off		4,370.47
Gross profit on sale or maturity of bonds, $51,737.76; stocks, $21,578.00.....		73,315.76
Total income		22,668,084.29
Ledger assets December 31, 1908.....		97,372,932.33
Total		$120,041,016.62

DISBURSEMENTS.

Death claims (less $55,000 reinsurance) $4,713,079.74; additions, $31,119.00	$ 4,744,198.74	
Matured endowments, $1,551,581.59; additions, $54,222.00	1,605,803.59	
Net amount paid for losses and matured endowments		$ 6,350,002.33
Annuities involving life contingencies		289,873.94
Premium notes voided by lapse		76,669.61
Surrender values paid in cash, or applied in liquidation of loans or notes		1,625,286.16
Surrender values applied to pay new premiums		16,858.21
Surrender values applied to pay renewal premiums		214,596.81
Surrender values applied to purchase paid up insurance and annuities		337,226.62
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		1,268,679.80
Dividends applied to purchase paid up additions and annuities		145,570.14
Dividends left with the company to accumulate at interest		3,081.76
Total paid policy holders	$ 10,327,844.88	
Expenses of investigation and settlement of policy claims including $4,396.16 for legal expenses		6,070.34
Supplementary contracts not involving life contingencies		190,069.57
Commissions to agents		1,768,369.81
Commuted renewal commissions		32,500.00
Agency supervision, traveling and all other agency expenses		13,448.72
Medical examiners' fees		135,052.56
Salaries and all other compensation of officers, directors, trustees and home office employes		383,858.44
Rents, including $52,000.00 for company's occupancy of its own buildings		126,211.81
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		122,721.53
Legal expenses		11,690.02
Furniture, fixtures and safes		11,480.91
Repairs and expenses on real estate		51,666.82
Taxes on real estate		27,804.25
State taxes on premiums		246.039.36
Insurance department licenses and fees		14,010.52
All other licenses, fees and taxes		232,923.51
All other disbursements		110,635.92
Compensation of mgrs. and agts. not paid by commission for services, etc		112,831.72
Agents' balances charged off		643.69
Gross loss on sale or maturity of real estate, $145.00; bonds, $26.000.00		26,145.00
Gross decrease by adjustment, in book value of real estate, $87,217.64; bonds, $348,468.20		435,685.84
Total disbursements		$ 14,387,704.72
Balance		$105,653,311.90

LEDGER ASSETS.

Book value of real estate	$ 2,059,948.08
Mortgage loans on real estate	44,297,132.60
Loans secured by pledge of bonds, stocks or other collateral	2,324,187.20
Loans on company's policies assigned as collateral	13,975,265.00

Premium notes on policies in force	2,393,217.93
Book value of bonds	39,283,668.14
Cash in company's office	4,625.11
Deposits in trust companies and banks on interest	915,491.13
Bills receivable, $288,156.09; Agents' balances (debit, $5,934.93 credit, $5.52); net, $5,929.41	294,085.50
Bills receivable for premiums	105,691.26
Total ledger assets	**$105,658,811.90**

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 697,668.53	
Interest due and accrued on bonds	609,521.12	
Interest due and accrued on collateral loans	22,802.39	
Interest due and accrued on premium notes, policy loans or liens	18,740.53	
Interest due and accrued on other assets	2,264.38	
Rents due and accrued on company's property or lease	6,871.96	1,357,868.91
Market value of bonds and stocks over book value		344,180.77

	New Business.	Renewals.	
Gross premiums due and unreported		$ 1,195,212.26	
Gross deferred premiums	84,248.69	1,072,048.87	
Total	$ 84,248.69	$ 2,267,261.13	
Deduct loading	$ 18,955.96	$ 510,133.75	
Net uncollected and deferred premiums	$ 65,292.73	$ 1,757,127.38	$ 1,822,420.11
All other assets			8,758.74
Gross assets			$109,186,535.43

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	$ 5,934.93	
Cash advanced to or in hands of officers or agents	288,156.09	
Loans on personal security	105,691.26	
		$ 399,782.28
Total admitted assets		$108,786,753.15

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Penn. Ins. Dept. on the 31st of December, 1909		87,700,119.00
Deduct net risks reinsured		149,347.00
Net reserve		87,550,772.00
Present value of supplementary contracts, not involving life contingencies		$ 1,958,880.00
Death losses in process of adjustment, or adjusted, not due	$ 537,760.78	
Matured endowments awaiting proof	34,652.00	

Death losses and other policy claims resisted	9,510.00	
Total policy claims		581,922.78
Dividends left with the company to accumulate at interest		37,053.04
Premiums paid in advance, including surrender values so applied		48,978.94
Unearned interest and rents paid in advance		395,146.57
Commissions due agents on premium notes when paid		40,192.01
Medical examiners' and legal fees due or accrued		13,092.00
State, county and municipal taxes due or accrued		550,931.00
Dividends or other profits due policy holders		266,692.52
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		2,645,000.00
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		284,198.70
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		7,197,087.68
Reserve or surplus funds not otherwise included in liabilities		2,761,274.00
Unassigned funds (surplus)		4,455,531.91
Total liabilities		108,786,753.15

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	101,499	$239,339,884.00		
Endowment	40,233	82,319,346.00		
All other	35,786	123,368,002.00		
Additions by dividends		1,661,004.00	177,518	$446,688,236.00
New policies issued during the year.				
Whole life	11,076	$ 32,631,272.00		
Endowment	2,226	4,908,520.00		
All other	4,781	20,973,817.00		
			18,083	58,513,609.00
Old policies revived.				
Whole life	284	$ 730,948.00		
Endowment	89	154,396.00		
All other	305	1,330,081.00		
			678	2,215,425.00
Old policies increased.				
Whole life		$ 109,966.00		
Endowment		43,810.00		
All other		8,983.00		
Additions by dividends		239,726.00		402,485.00
Total			196,279	$507,819,755.00
Policies terminated during the year.				
Whole life	3,803	$ 9,715,662.00		
Endowment	2,063	4,573,825.00		
All other	6,098	21,609,827.00		
Additions by dividends		137,328.00	11,964	$ 36,036,642.00
Mode of termination.				
By death	1,702	$ 4,855,694.00		

maturity	699	1,636,881.00		
expiry	1,656	3,996,280.00		
surrender	2,495	6,522,578.00		
lapse	5,410	16,530,941.00		
decrease	2	2,494,268.00		
Total	11,964	36,036,642.00		
Policies and additions in force December 31, 1909.				
Whole life	108,320	$261,879,181.00		
Endowment	39.826	81,679,827.00		
All other	36,169	126,460,703.00		
Additions by dividends		1,763,402.00	184,315	$471,783,113.00
Policies reinsured				4,792,900.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,297	$ 2,792,845.00
Policies issued during year	148	351,235.00
Total	1,445	$ 3,144,080.00
Ceased to be in force	82	269,947.00
Policies in force December 31, 1909	1,363	$ 2,874,133.00
Losses and claims incurred during year	13	19,288.00
Total	13	19,288.00
Losses and claims settled during year	11	16,288.00
Losses and claims unpaid December 31, 1909	2	3,000.00
Premiums received		$ 89,264.13

PHILADELPHIA LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 17, 1906; Commenced Business April 17, 1906.

A. J. MALONEY, President. WILLIAM H. HUBBARD, Secretary.

Cash Capital, $560,320.00.

INCOME

First year's premiums on original policies	$ 149,092.06	
Surrender values applied to pay first year's premiums	280.00	
Total first year's premiums on original policies	149,372.06	
Dividends applied to purchase paid up additions and annuities	5,828.49	
Surrender values applied to purchase paid up insurance and annuities	3,910.00	
Total new premiums	$ 159,110.55	
Renewal premiums		632,796.17

Dividends applied to pay renewal premiums...	35,783.73	
Surrender values applied to pay renewal premiums	545.00	
Total renewal premiums.....	$ 669,124.90	
Total premium income		828,235.45
Dividends left with the company to accumulate an interest....		1,566.10
Gross interest on mortgage loans	$ 31.051.47	
Gross interest on collateral loans	790.57	
Gross interest on bonds and dividends on stocks	35,874.17	
Gross interest on premium notes, policy loans or liens	5,189.01	
Gross interest on deposits in trust companies and banks	1,370.16	
Gross interest on other debts due the company	2,192.30	
		76,467.68
From other sources		1,010.00
Gross profit on sale or maturity of bonds		361.50
Total income		$ 907,640.73
Ledger assets December 31, 1908.....		1,529,230.86
Decrease of cash capital during the year		530.00
Total		2,436,341.59

DISBURSEMENTS.

Death claims, $127,153.60; additions, $7.00....	$ 127,160.60	
Net amount paid for losses and matured endowments..		$ 127,160.60
Premium notes voided by lapse, less $1,107.57 restorations.....		15,262.27
Surrender values paid in cash, or applied in liquidation of loans or notes		8,096.25
Surrender values applied to pay renewal premiums		825.00
Surrender values applied to purchase paid up insurance and annuities		3,910.00
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		3,180.71
Dividends applied to pay renewal premiums		35,783.73
Dividends applied to purchase paid up additions and annuities....		5,828.49
Dividends left with the company to accumulate at interest.....		1,566.10
Total paid policy holders	$ 201,613.15	
Expenses of investigation and settlement of policy claims including $50.00 for legal expenses.....		$ 395.56
Interest or dividends paid to stock holders.....		33,653.40
Commissions to agents		155,627.57
Agency supervision, traveling and all other agency expenses...		485.31
Medical examiners' fees, $9,215.50: inspection risks, $1,049.00....		10,264.50
Salaries and all other compensation of officers, directors, trustees and home office employes		48,339.56
Rents		5,725.00
Advertising, printing, stationery, postage, telegraph, telephone express and exchange		11,125.57
Legal expenses		3,000.00
Furniture, fixtures and safes		211.11
State taxes on premiums		8,443.30
Insurance department licenses and fees		1,681.75
All other licenses, fees and taxes		6,371.34

Gross decrease by adjustment, in book value of bonds.....		1,383.54
Total disbursements		$ 488,320.66
Balance		$ 1,948,020.93

LEDGER ASSETS.

Mortgage loans on real estate.....		$ 876,500.00
Loans on companies policies assigned as collateral		66,118.34
Premium notes on policies in force		132,683.86
Book value of bonds		836,599.86
Cash in company's office		3,057.89
Deposits in trust companies and banks on interest.....		32,579.47
Agents' balance (debit, $608.27, credit, $126.76).....		481.51
Total ledger assets		$ 1,948,020.93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 9,903.52		
Interest due and accrued on bonds	11,293.11		
Interest due and accrued on other assets.....	354.90	$	21,551.53
Market value of bonds and stocks over book value.....		$	7,628.77

	New Business.	Renewals.	
Gross premiums due and unreported	$ 412.00	$ 31,005.00	
Gross deferred premiums....	2,132.00	11,987.00	
Total	$ 2,544.00	$ 42,992.00	
Deduct loading	1,509.00	9,020.00	
Net uncollected and deferred premiums	$ 1,035.00	$ 33,972.00	$ 35,007.00
Gross assets			$ 2,012,208.23

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	$ 608.27	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	7,835.00	$ 8,443.27
Total admitted assets		$ 2,003,764.96

LIABILITIES.

Net present value of all outstanding policies in force on the 31st of Dec., 1909	$ 1,118,865.00	
Deduct net risks reinsured	2,503.00	
Net reserve		$ 1,116,362.00
Present value of supplementary contracts, not involving life contingencies		$ 3,769.00
Death losses in process of adjustment, or adjusted, not due	$ 7,510.00	
Death losses and other policy claims resisted..	15,000.00	
Total policy claims		$ 22,510.00

Dividends left with the company to accumulate at interest....		18,776.00
Premiums paid in advance, including surrender values so applied		2,038.85
Unearned interest and rent paid in advance		225.00
Commissions due agents on premium notes when paid.....		2,041.00
Salaries, rents, commissions and other accounts, due or accrued....		274.30
Medical examiners' and legal fees due or accrued		712.00
Dividends and other profits due policy holders		738.00
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910.....		30,817.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		3,500.00
Cash capital	$	560,320.00
Unassigned funds (surplus)		241,681.81
Total liabilities	$	2,003,764.96

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	5,422	$ 16,981,214.00		
Endowment	718	1,767,755.00		
All other	125	387,415.00		
Additions by dividends		1,595.00	6,265	$ 19,137,979.00
New policies issued during the year.				
Whole life	1,394	$ 3,786,781.00		
Endowment	135	247,500.00		
All other	151	435,597.00		
Additions by dividends....		11,098.00	1,680	$ 4,480,976.00
Old policies revived.				
Whole life	50	$ 107,500.00		
Endowment	10	15,000.00		
All other	1	1,000.00	61	$ 123,500.00
Total			8,006	$ 23,742,455.00
Policies terminated during the year.				
Whole life	933	$ 3,052,335.00		
Endowment	126	271,033.00		
All other	56	168,150.00		
Additions by dividends		23.00	1,115	$ 3,491,541.00
Mode of termination.				
By death	43	$ 137,127.00		
surrender	69	263,516.00		
lapse	1,003	2,899,400.00		
decrease		191,498.00		
Total	1,115	$ 3,491,541.00		
Policies and additions in force December 31, 1909.				
Whole life	5,921	$ 17,780,660.00		
Endowment	746	1,787,722.00		
All other	224	669,862.00		
Additions by dividends.....		12,670.00	6,891	$ 20,250,914.00
Policies reinsured			85	$ 383,915.00

BUSINESS IN STATE OF WEST VIRGINIA DURING YEAR.

	Number.	Amount.
Policies in force December 31, previous year	46	$ 111,551.00
Policies issued during year	63	112,345.00
Total	109	$ 223,896.00
Ceased to be in force	27	66,255.00
Policies in force December 31, 1909	82	$ 157,641.00
Losses and claims incurred during year	1	1,000.00
Total	1	$ 1,000.00
Losses and claims settled during year	1	$ 1,000.00
Premiums received		$ 6,114.10

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1851; Commenced Business May, 1851.

JOHN M. HOLCOMBE, President. SILAS H. CORNWELL, Secretary.

INCOME.

First year's premiums on original policies	$ 518,462.57	
Surrender values applied to pay first year's premiums	6,992.21	
Total first year's premiums on original policies	$ 525,454.78	
Dividends applied to purchase paid up additions and annuities	127,452.98	
Surrender values applied to purchase paid up insurance and annuities	99,284.00	
Consideration for original annuities involving life contingencies	25,875.20	
Total new premiums	$ 778,066.96	
Renewal premiums	$ 3,307,857.62	
Dividends applied to pay renewal premiums	354,211.10	
Surrender values applied to pay renewal premiums	16,788.70	
Renewal premiums for deferred annuities	15,109.30	
Total renewal premiums	$ 3,693,966.72	
Total premium income		4,472,033.68
Consideration for supplementary contracts not involving life contingencies		4,095.00
Dividends left with the company to accumulate at interest		12,700.62
Gross interest on mortgage loans	$ 806,363.63	
Gross interest on bonds and dividends on stocks	295,658.83	
Gross interest on premium notes, policy loans or liens	162,167.05	
Gross interest on deposits in trust companies and banks	13,346.93	

Gross interest on other debts due the company	317.73	
Gross discount on claims paid in advance	214.91	
Gross rents, including $10,000.00 for company's occupancy of its own buildings	41,021.56	$ 1,319,090.64
From other sources		$ 245.75
From agents' balances previously charged off		3,342.54
Gross profit on sale or maturity of bonds		1,439.00
Gross increase, by adjustment, in book value of bonds		2,675.03
Total income		$ 5,815,622.26
Ledger assets December 31, 1908		25,274,254.29
Total		$ 31,089,876.55

DISBURSEMENTS.

Death claims (less $5,000.00, reinsurance) $1,376,262.45; additions, $10,526.57	$ 1,386,789.02	
Matured endowments $234,068.00; additions, $9,679.00	243,747.00	
Net amount paid for losses and matured endowments .		$ 1,630,536.02
Annuities involving life contingencies.....		13,711.97
Premium notes voided by lapse.....		138.00
Surrender values paid in cash, or applied in liquidation of loans or notes		538,053.61
Surrender values applied to pay new premiums.....		22,101.51
Surrender values applied to pay renewal premiums.....		99,284.00
Surrender values applied to purchase paid up insurance and annuities		9,025.61
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....		354,211.10
Dividends applied to pay renewal premiums.....		16,788.70
Dividends applied to purchase paid up additions and annuities.....		127,452.98
Dividends left with the company to accumulate at interest.....		12,700.62
Total paid policy holders	$ 2,824,004.12	
Expenses of investigation and settlement of policy claims including $312.65 for legal expenses.....		1,263.52
Supplementary contracts not involving life contingencies.....		3,190.97
Dividends held on deposit surrendered during the year.....		5,168.22
Commissions to agents		439,733.96
Commuted renewal commissions		200.00
Salaries and allowances for agencies, including managers, agents and clerks		11,889.97
Agency supervision, traveling and all other agency expenses.....		128,386.72
Medical examiners' fees, $38,772.50; inspection risks, $5,339.59..		44,112.09
Salaries and all other compensation of officers, directors, trustees and home office employes.....		140,487.05
Rents, including $10,000.00 for company's occupancy of its own buildings		10,271.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		44,529.51
Legal expenses		2,787.10
Furniture, fixtures and safes.....		6,617.61
Repairs and expenses on real estate		22,913.35
Taxes on real estate		5,691.44
State taxes on premiums.....		50,082.01
Insurance department licenses and fees.....		5,993.19
All other licenses, fees and taxes.....		66,211.11
All other disbursements		36,590.59

Agents' balances charged off	1,996.44
Gross loss on sale or maturity of real estate, $2,026.03; bonds, $656.00	2,682.03
Gross decrease by adjustment, in book value of bonds	7,350.55
Total disbursements	8,862,152.55
Balance	$ 27,227,724.00

LEDGER ASSETS.

Book value of real estate	$ 497,055.00
Mortgage loans on real estate	16,411,132.50
Loans on company's policies assigned as collateral	3,098,547.55
Premium notes on policies in force	116,619.63
Book value of bonds, $6,146,687.50; stock, $365,796.25	6,512,483.75
Cash in company's office	416.46
Deposits in trust companies and banks on interest	591,469.11
Total ledger assets	$ 27,227,724.00

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 332,560.29	
Interest due and accrued on bonds	57,412.94	
Interest due and accrued on other assets	14,833.69	
Rents due and accrued on company's property or lease	2.48	408,809.40
Market value of bonds and stocks over book values		68,259.85

	New Business.	Renewals.	
Gross premiums due and unreported	$ 8,740.15	$ 209,240.03	
Gross deferred premiums	28,387.09	212,273.16	
Total	$ 37,127.24	$ 421,513.19	
Deduct loading	$ 9,256.68	$ 93,570.28	
Net uncollected and deferred premiums	$ 27,870.56	$ 327,942.91	355,813.47
Gross assets			$ 28,056,606.72

DEDUCT ASSETS NOT ADMITTED.

Premium notes or loans on policies and net premiums in excess of the net value of their policies	$ 878.06
Total admitted assets	$ 28,055,728.66

LIABILITIES.

Net present value of all outstanding policies in force as computed by the Company on the 31st of December, 1909	$ 25,954,539.00	
Deduct net risks re-insured	137,815.00	
Net reserve		$ 25,816,724.00
Present value of supplementary contracts, not involving life contingencies		$ 23,815.00
Surrender values claimable on policies cancelled		16,341.53

Death losses in process of adjustment, or adjusted, not due	$ 13,134.00	
Death losses reported, no proofs received	37,221.40	
Total policy claims		$ 50,355.40
Dividends left with the company to accumulate at interest		66,835.40
Premiums paid in advance, including surrender values so applied		49,045.59
Unearned interest and rent paid in advance		83,423.63
Commissions to agents due or accrued		6,991.16
Salaries, rents, commissions and other accounts, due or accrued		1,390.95
Medical examiners' fees due or accrued		3,168.00
State, county and municipal taxes due or accrued		46,856.31
Dividends or other profits due policy holders		39,308.04
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		567,818.77
Dividends declared or apportioned to deferred divided policies payable to policy holders during 1910		15,376.04
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		109,393.29
Reserve or surplus funds not otherwise included in liabilities		28,316.16
Unassigned funds (surplus)		1,130,569.39
Total liabilities		28,055,728.66

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	16,225	$ 29,282,697.00		
Endowment	37,269	63,277,777.00		
All other	6,276	15,227,567.00		
Additions by dividends		1,139,147.00	59,770	$108,927,188.00
New policies issued during the year.				
Whole life	79	$ 436,724.00		
Endowment	5,568	10,497,598.00		
All other	1,697	5,330,706.00		
Additions by dividends		200,000.00	7,344	16,465,028.00
Old policies revived.				
Whole life	8	$ 16,625.00		
Endowment	33	103,574.00		
All other	21	59,460.00		
Additions by dividends		2,040.00	62	181,699.00
Old policies increased.				
Whole life		$ 18,720.00		
Endowment		55,351.00		
All other		561,669.00		
				$ 635,740.00
Total			67,176	$126,209,655.00
Policies terminated during the year.				
Whole life	627	$ 1,291,337.00		
Endowment	2,315	4,237,877.00		
All other	803	2,098,285.00		

Additions by dividends....		78,568.00	3.745	7,706.067.00
Mode of termination.				
By death	712	$ 1,407,593.00		
maturity	120	243,747.00		
expiry	177	195,773.00		
surrender	1,054	2,001,274.00		
lapse	1,682	3,261,239.00		
decrease		596,441.00		
Total.....	3,745	$ 7,706,067.00		
Policies and additions in force December 31, 1909.				
Whole life	15,614	$ 28,319,153.00		
Endowment	40,322	69,661,724.00		
All other	7,495	19,260,092.00		
Additions by dividends....		1,262,619.00	63,431	$118.503,588.00
Policies reinsured	212	$ 2,589,341.00		

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year.....	487	$ 824,029.00
Policies issued during year	138	247,000.00
Total	625	$ 1,071,029.00
Ceased to be in force.....	45	73,896.00
Policies in force December 31, 1909.....	580	997,133.00
Losses and claims incurred during year.....	3	3,250.00
Total	3	3,250.00
Losses and claims settled during year.....	3	3,250.00
Premiums received		37,121.44

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

Incorporated March 22, 1865; Commenced Business June 6, 1865.

ASA S. WING, President. C. W. BARTON, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

First year's premiums on original policies	$ 788,374.14
Total first year's premiums on original policies	$ 788,374.14
Dividends applied to purchase paid up additions and annuities	205,031.40
Surrender values applied to purchase paid up insurance and annuities	85,128.00
Consideration for original annuities involving life contingencies	140,665.59
Total new premiums	$ 1,219,199.13

Renewal premiums	$ 6,169,725.44	
Dividends applied to pay renewal premiums	747,844.92	
Renewal premiums for deferred annuities	367.80	
Total renewal premiums	$ 6,917,938.16	
Total premium income		$ 8,137,137.29
Consideration for supplementary contracts not involving life contingencies		68,246.40
Gross interest on mortgage loans	$ 809,488.12	
Gross interest on collateral loans	56,037.90	
Gross interest on bonds and dividends on stocks	1,735,398.14	
Gross interest on premium notes, policy loans or liens	410,378.57	
Gross interest on deposits in trust companies and banks	3,788.59	
Gross interest on other debts due the company	445.13	
Gross discount on claims paid in advance	366.85	
Gross rents	132,106.35	3,168,009.65
Gross profit on sale or maturity of real estate, $120,692.38; bonds, $272,141.59; stocks, $484,709.57		877,543.54
Total income		$112,250,986.88
Ledger assets December 31, 1908		62,162,126.40
Total		$ 74,413,063.28

DISBURSEMENTS.

Death claims, $1,861,389.48; additions, $38.-269.00	$ 1,899,658.48	
Matured endowments, $2,530,295.53; additions, $76,847.00	2,607,142.53	
Net amount paid for losses and matured endowments		$ 4,506,801.01
Annuities involving life contingencies		91,266.77
Surrender values paid in cash, or applied in liquidation of loans or notes		664,530.34
Surrender values applied to purchase paid up insurance and annuities		85,128.00
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		199,972.19
Dividends applied to pay renewal premiums		747,844.92
Dividends applied to purchase paid up additions and annuities		205,031.40
Total paid policy holders	$ 6,500,574.63	
Expenses of investigation and settlement of policy claims including $150 for legal expenses		$ 150.00
Supplementary contracts not involving life contingencies		54,414.84
Commissions to agents		686,824.46
Branch office expenses		29,213.60
Agency supervision, traveling and all other agency expenses		20,816.98
Medical examiners' fees, $38.293.01; inspection risks, $1,093		39,486.01
Salaries and all other compensation of officers, directors, trustees and home office employes		345,474.35
Rents		27,948.65
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		76,089.19
Legal expenses		72,293.23
Furniture, fixtures and safes		31,194.41
Repairs and expenses on real estate		41,899.71

Taxes on real estate	43,777.04
State taxes on premiums	101,334.15
Insurance department licenses and fees	7,559.39
All other licenses, fees and taxes	99,514.76
All other disbursemets	38,897.53
Gross loss on sale or maturity of bonds	9,412.83
Gross decrease by adjustment, in book value of real estate, $155,752.30; bonds, $169,746.83; stocks, $69,752.14	395,251.27
Total disbursements	$ 8,622,127.03
Balance	$ 65,790,936.25

LEDGER ASSETS.

Book value of real estate	$ 1,719,704.17
Mortgage loans on real estate	16,538,399.01
Loans secured by pledge of bonds, stocks or other collateral	2,277,458.33
Loans on company's policies assigned as collateral	7,115,335.00
Premium notes on policies in force	2,322.95
Book value of bonds, $37,644,815.84; stock, $396,938	38,044,753.84
Deposits in trust companies and banks on interest	92,962.95
Total ledger assets	$ 65,790,936.25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 233,220.54	
Interest due and accrued on bonds	523,014.88	
Interest due and accrued on collateral loans	12,580.54	
Interest due and accrued on premium notes, policy loans or liens	98,728.20	
Rents due and accrued on company's property or lease	8,094.54	$ 875,638.70
Market value of bonds and stocks over book value		$ 2,808,968.16

	New Business.	Renewals.	
Gross premiums due and unreported		$ 350,823.56	
Gross deferred premiums	$ 78,605.73	849,890.10	
Total	$ 78,605.73	1,200,713.66	
Deduct loading	14,777.88	225,734.17	
Net uncollected and deferred premiums	$ 63,827.85	$ 974,979.49	$ 1,038,807.34
Gross assets			$ 70,514,350.45

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st December, 1909	$ 59,381,475.00	
Net reserve		$ 59,381,475.00
Present value of supplementary contracts, not involving life contingencies		536,593.00
Surrender values claimable on policies cancelled		39,207.60
Death losses due and unpaid	$ 17,245.37	
Death losses reported, no proofs received	81,076.00	

Matured endowments due and unpaid.....	8,212.00		
Death losses and other policy claims resisted....	10,000.00		
Annuity claims involving life contingencies, due and unpaid	799.29		
Total policy claims		$	117,332.66
Premiums paid in advance, including surrender values so applied..			342,208.85
Unearned interest and rent paid in advance.....			159.61
Commissions to agents due or accrued			6,031.94
Salaries, rents, commissions and other accounts, due or accrued..			84.25
Medical examiners' fees due or accrued.....			3,665.00
State, county and municipal taxes due or accrued.....			115,039.65
Unpaid dividends to stockholders			110,281.51
Dividends or other profits due policy holders.....			655,000.00
Cash capital		$	1,000,000.00
Unassigned funds (surplus)			8,207,276.38
Total liabilities		$	70,514,350.45

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	8,050	$ 26,277,996.00		
Endowment	58,160	140,854,815.00		
All other	8,501	31,655,318.00		
Additions by dividends		2,397,216.00	74,711	$201,185,345.00
New policies issued during the year.				
Whole life	912	$ 3,102,334.00		
Endowment	6,083	12,915,579.00		
All other	2,350	10,048,242.00		
Additions by dividends		316,679.00	9,345	26,382,834.00
Old policies revived.				
Whole life	192	$ 167,618.00		
Endowment	903	700,205.00		
All other	74	253,600.00		
Additions by dividends		7,547.00	1,169	1,128,970.00
Old policies increased.				
Whole life	1	$ 12,817.00		
Endowment	6	54,917.00		
All other	2	9,500.00		
			9	77,234.00
Total			85,234	$228,774,383.00
Policies terminated during the year.				
Whole life	351	$ 1,315,346.00		
Endowment	3,297	8,308,286.00		
All other	1,094	4,447,004.00		
Additions by dividends		194,492.00	4,742	14,265,128.00
Mode of termination.				
By death	549	$ 1,875,494.00		
maturity	878	2,603,459.00		
surrender	1,167	3,084,305.00		

lapse	2,148	5,935,721.00		
decrease		766,149.00		
Total	4,742	$ 14,265,128.00		
Policies and additions in force December 31, 1909.				
Whole life	9,029	$ 29,418,088.00		
Endowment	62,024	147,003,288.00		
All other	9,439	35,560,929.00		
Additions by dividends		2,526,950.00	80,492	$214,509,255.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	189	$ 359,215.00
Policies issued during year	40	75,501.00
Total	229	$ 434,716.00
Ceased to be in force	16	37,759.00
Policies in force December 31, 1909	213	$ 396,959.00
Losses and claims incurred during year	1	1,154.00
Total	1	$ 1,154.00
Losses and claims settled during year	1	1,154.00
Premiums received		$ 16,006.60

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEWARK, N. J.

Incorporated 1873. Commenced Business 1876.

JOHN F. DRYDEN, President. EDWARD GRAY, Secretary.

Cash Capital, $2,000,000.00

INCOME.

First year's premiums on original policies	$ 3,708,717.66	
Surrender values applied to pay first year's premiums		747.37
Total first year's premiums on original policies	$ 3,709,465.03	
Dividends applied to purchase paid up additions and annuities	72,345.52	
Surrender values applied to purchase paid up insurance and annuities	365,992.51	
Consideration for original annuities involving life contingencies	133,369.78	
Consideration for supplementary contracts involving life contingencies	11,242.53	
Total new premiums	$ 4,292,415.37	
Renewal premiums	$ 17,354,232.80	
Dividends applied to pay renewal premiums	290,038.77	

Surrender values applied to pay renewal premiums	5,791.94	
Renewal premiums for deferred annuities	796.33	
Total renewal premiums	$ 17,650,859.84	
Industrial premiums	37,007,176.18	
Total premium income		$ 58,950,451.39
Consideration for supplementary contracts not involving life contingencies		71,915.30
Gross interest on mortgage loans	$ 1,591,357.92	
Gross interest on collateral loans	316,151.21	
Gross interest on bonds and dividends on stocks	4,513,539.38	
Gross interest on premium notes, policy loans or liens	581,800.63	
Gross interest on deposits in trust companies and banks	251,152.10	
Gross interest on other debts due the company	31,998.16	
Gross rents, including $457,189.96 for company's occupancy of its own buildings	797,021.23	8,083,020.63
Gross profit on sale or maturity of real estate, $3,377.41; bonds, $129,500.00		132,877.41
Total income		$ 67,238,264.73
Ledger assets December 31, 1908		169,526,683.64
Total		$236,764,948.37

DISBURSEMENTS.

Death claims $14,895,101.08; additions, $117,-416.99	$ 15,012,518.07	
Matured endowments $348,140.37; additions, $3,418.00	351,558.37	
Net amount paid for losses and matured endowments		$ 15,364,076.44
Annuities involving life contingencies		69,435.50
Surrender values paid in cash, or applied in liquidation of loans or notes		1,664,309.54
Surrender values applied to pay new premiums		747.37
Surrender values applied to pay renewal premiums		5,791,94
Surrender values applied to purchase paid up insurance and annuities		1,158,068.38
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		2,268,586.80
Dividends applied to pay renewal premiums		290,038.77
Dividends applied to purchase paid up additions and annuities		72,345.52
Total paid policy holders	$ 20,893,400.26	
Expenses of investigation and settlement of policy claims including $9,370.75 for legal expenses		22,073.16
Supplementary contracts not involving life contingencies		77,413.72
Interest or dividends paid to stockholders		200,000.00
Commissions to agents		10,698,956.73
Commuted renewal commissions		10,614.93
Branch office expenses		4,134,127.33
Agency supervision, traveling and all other agency expenses		450,662.03
Medical examiners' fees, $863,262.30; inspection risks, $44,872.01		908,134.31

Salaries and all other compensation of officers, directors, trustees and home office employes	2,338,454.96
Rents, including $457,189.96 for company's occupancy of its own buildings	821,109.36
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	1,161,277.78
Legal expenses	43,048.18
Furniture, fixtures and safes	273,947.26
Repairs and expenses on real estate	233,324.98
Taxes on real estate	212,848.52
State taxes on premiums	779,785.66
Insurance department licenses and fees	36.301.40
All other licenses, fees and taxes	422,859.42
All other disbursements	215,018.85
Gross loss on sale or maturity of bonds	39,663.42
Total disbursements	$ 43,973,022.26
Balance	$192,791,926.11

LEDGER ASSETS.

Book value of real estate	$ 18,663,657.27
Mortgage loans on real estate	37,954,725.18
Loans secured by pledge of bonds, stocks or other collateral	4,466,000.00
Loans on company's policies assigned as collateral	10,469,125.02
Premium notes on policies in force	1,738,697,25
Book value of bonds, $110,818,808.12; stock, $2,896,154.50	113,714,962.62
Cash in company's office	10,182.87
Cash in transit from branch offices	187,540.92
Deposits in trust companies and banks, not on interest	781,726.46
Deposits in trust companies and banks on interest	9,803,823.96
Bills receivable	1,484.56
Total ledger assets	$192,791,926.11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 752,594.90	
Interest due and accrued on bonds	1,432,630.90	
Interest due and accrued on collateral loans	32,252.36	
Interest due and accrued on premium notes, policy loans or liens	68,641.63	
Interest due and accrued on other assets	1,313.55	
Rent due and accrued on company's property or lease	13,112.07	$ 2,300,545.41
Market value of bonds and stocks over book value		$ 877,529.38

	New Business.	Renewals.	
Gross premiums due and unreported	$ 96,830.24	$ 1,038,917.76	
Gross deferred premiums	653,877.39	3,029,465.00	
Total	$ 750,707.63	$ 4,068,382.76	
Deduct loading	112,616.16	751.413.74	
Net uncollected and deferred premiums (ordinary)	$ 638,091.47	$ 3,316,969.02	$ 3,955,060.49
Net uncollected and deferred premiums (industrial)			234,501.09

All other assets		66,875.63
Gross assets		$200,226,438.11

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	$ 10,000.00	
Furniture, fixtures and safes	50,000.00	
Agents' debit balances	1,484.56	
Law libraries	6,875.63	$ 68,360.19
Total admitted assets		$200,158,077.92

LIABILITIES.

Net present value of all outstanding policies in force as computed by the company on the 31st day of December, 1909	$156,484,262.00	
Deduct net value of risks reinsured	582,572.00	
Net reserve		$155,901,690.00
Present value of supplementary contracts, not involving life contingencies		$ 446,249.01
Surrender value, claimable on policies cancelled		448,410.00
Death losses in process of adjustment, or adjusted, not due	$ 446,622.99	
Death losses reported, no proofs received	367,583.62	
Matured endowments due and unpaid	23,057.35	
Death losses and other policy claims resisted	70,376.42	
Annuity claims involving life contingencies, due and unpaid	25.00	
Total policy claims		$ 907,665.38
Supplementary contracts not involving life contingencies, due and unpaid		2,247.75
Premiums paid in advance, including surrender values so applied		575,033.20
Unearned interest and rent paid in advance		308,901.84
Commissions due agents on premium notes when paid		1,870.46
Commissions to agents due or accrued		15,123.12
Salaries, rents, commissions and other accounts due or accrued		76,941.22
Medical examiners' and legal fees due or accrued		189,017.78
State, county and municipal taxes due or accrued		1,125.474.21
Dividends and other profits due policy holders		157,771.35
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		53,160.87
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		321,544.88
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		20,283,574.20
Reserve or surplus funds not otherwise included in liabilities		1,000,000.00
Other liabilities		303,514.00
Cash capital		$ 2,000,000.00
Unassigned funds (surplus)		16,039,888.65
Total liabilities		$200,158,077.92

EXHIBIT OF POLICIES.

(Including paid for Business.)

ORDINARY BUSINESS.

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	326,265	$394,493,882.00		
Endowment	121,611	111,383,545.00		
All other	25,159	37,010,328.00		
Additions by dividends		606,154.00	473,035	$543,493,909.00
New policies issued during the year.				
Whole life	83,356	$ 98,466,939.00		
Endowment	28,786	25,265,862		
All other	5,467	12,053,941.00		
Additions by dividends		138,545.00	117,609	$135,925,287.00
Old policies revived.				
Whole life	2,564	$ 2,859,205.00		
Endowment	1,337	944,303.00		
All other	130	437,578.00		
Additions by dividends		8.00	4,031	$ 4,241,094.00
Old policies increased.				
Whole life		$ 461,825.00		
Endowment		350,250.00		
All other		84,730.00		$ 896,805.00
Total			594,675	$684,557,095.00
Policies terminated during the year.				
Whole life	16,694	$ 19,383,872.00		
Endowment	7,925	6,778,665.00		
All other	19,340	23,324,468.00		
Additions by dividends		17,305.00	43,959	$ 49,504,310.00
Mode of termination.				
By death	3,803	$ 4,333,474.00		
maturity	398	311,284.00		
expiry	18,065	19,463,355.00		
surrender	4,140	5,769,350.00		
lapse	17,553	18,127,335.00		
decrease		1,499,512.00		
Total	43,959	$ 49,504,310.00		
Policies and additions in force December 31, 1909.				
Whole life	381,142	$462,748,953.00		
Endowment	139,999	128,087,012.00		
All other	29,575	43,489,418.00		
Additions by dividends		727,402.00	550,716	$635,052,785.00
Policies reinsured			181	5,671.052.00

INDUSTRIAL BUSINESS.

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	6,888,394	$858,437,637.00		
Endowment	288,637	30,312,353.00		
All other	81,673	2,304,668.00		

Additions by dividends		2,780.00	7,258,704	$891,057,438.00
New policies issued during the year.				
Whole life	1,829,548	$246,935,622.00		
Endowment	302,780	35,638,423.00	2,132,328	282,574,045.00
Old policies revived.				
Whole life	237,489	$ 33,378,169.00		
Endowment	12.238	1,387,530.00	249,727	$ 34,765,699.00
Old policies increased.				
Whole life		$ 40,934,866.00		
Endowment		788,532.00		$ 41,723,398.00
Total			9,640,759	$1,250,120,580.00
Policies terminated during the year.				
Whole life	1,181,310	$180,955,840.00		
Endowment	162,091	19,288,704.00		
All other	1,931	67,883.00		
Additions by dividends		132.00	1,345,332	200,312,559.00
Mode of termination.				
By death	98,482	$ 10,676,371.00		
maturity	835	49,623.00		
expiry	501	16,940.00		
surrender	12,444	267,605.00		
lapse	1,233,070	$176,636,267.00		
decrease		12,665,753.00		
Total	1.345,332	$200,312,559.00		
Policies and additions in force December 31, 1909.				
Whole life	7,774,056	$998,725,554.00		
Endowment	441,564	48,838,134.00		
All other	79,807	2,241,685.00		
Additions by dividends		2,648.00	8,295,427	$1,049,808,021

ORDINARY BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	2,912	$ 4,486,944.00
Policies issued during year	875	1,365,672.00
Total	3,787	$ 5,852,616.00
Ceased to be in force	200	300,872.00
Policies in force December 31, 1909.....	3,587	$ 5,551,744.00
Losses and claims unpaid December 31, previous year	1	2,500.00
Losses and claims incurred during year.....	31	56,782.67
Total	32	$ 59,282.67
Losses and claims settled during year.....	32	59,282.67

INDUSTRIAL BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	22,854	$ 2,827,638.00

Policies issued during year	18,640	2,465,011.00
Total	41,494	$ 5,292,649.00
Ceased to be in force	8,950	1,214,990.00
Policies in force December 31, 1909	32,544	$ 4,077,659.00
Losses and claims unpaid December 31, previous year	4	507.00
Losses and claims incurred during year	240	26,335.00
Total	244	$ 26,842.00
Losses and claims settled during year	235	26,244.50
Losses and claims unpaid December 31, 1909	9	$ 597.50
Premiums received, industrial		117,736.09
Premiums received, ordinary		208,300.97

RESERVE LOAN LIFE INSURANCE COMPANY.

INDIANAPOLIS, IND.

Incorporated March 2, 1897; Commenced Business March, 1897.

CHALMERS BROWN, President. WILLIAM K. BELLIS, Secretary.

Cash Capital $100,000.00.

INCOME.

First year's premiums on original policies	$	$ 170,556.70
Total first year's premiums on original policies		$ 170,556.70
Dividends applied to purchase paid up additions and annuities		3.02
Surrender values applied to purchase paid up insurance and annuities		12.999.48
Total new premiums		$ 183,559.20
Renewal premiums		$ 341,115.58
Dividends applied to pay renewal premiums		336.20
Surrender values applied to pay renewal premiums		1,228.57
Total renewed premiums		$ 342,707.35
Total premium income		$ 526,266.55
Gross interest on mortgage loans	$ 38,682.74	
Gross interest on bonds and dividends on stocks	412.00	
Gross interest on premium notes, policy loans or liens	49,105.93	
Gross interest on deposits n trust companes and banks	2,412.37	
Gross interest on other debts due the company	88.11	$ 90,701.15
From other sources		5.337.72
Total income		$ 622,305.42
Ledger assets December 31, 1908		1,845,072.32

Increase of cash capital during the year		100,000.00
Total		$ 2,567,377.74

DISBURSEMENTS.

Death claims and additions	$ 65,400.00	
Net amount paid for losses and matured endowments		$ 65,400.00
Premium notes voided by lapse		3,054.60
Surrender values paid in cash, or applied in liquidation of loans or notes		96,642.96
Surrender values applied to pay renewal premiums		1,228.57
Surrender values applied to purchase paid up insurance and annuities		12,999.48
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		50.00
Dividends applied to pay renewal premiums		363.20
Dividends applied to purchase paid up additions and annuities		3.02
Total paid policy holders	$ 179,741.88	
Expenses of investigation and settlement of policy claims		26.10
Commissions to agents		138,816.00
Special contract commissions		23,771.73
Salaries and allowances for agencies, including managers, agents and clerks		13,900.00
Agency supervision, traveling and all other agency expenses		11,278.22
Medical examiners' fees, $15,292.50; inspection risks, $2,212.85		17,505.35
Salaries and other compensation of officers, directors, trustees and home office employes		55,089.00
Rents		6,248.81
Advertising printing, stationery, postage, telegraph, telephone express and exchange		10,340.37
Legal expenses		2,441.55
Furniture, fixtures and safes		1,125.05
Taxes on real estate		386.30
State taxes on premiums		2,179.61
Insurance department licenses and fees		4,285.37
All other licenses, fees and taxes		122.50
All other disbursements		5,665.13
Agents' balances charged off		18,294.10
Gross loss on sale or maturity of bonds		33.00
Total disbursements		$ 491,249.52
Balance		$ 2,076,128.22

LEDGER ASSETS.

Mortgage loans on real estate	$ 879,103.96
Loans on company's policies assigned as collateral	1,006,288.10
Premium notes on policies in force	9,301.08
Book value of bonds	10,975.00
Cash in company's office	3,068.59
Deposits in trust companies and banks, not on interest	38,264.37
Deposits in trust companies and banks on interest	127,300.00
Agents' balances, (debit, $2,876.86, credit, $1,049.74)	1,827.12
Total ledger assets	$ 2,076,128.22

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 12,371.21	

Interest due and accrued on bonds		202.00	
Interest due and accrued on premium notes, policy loans or liens		4,420.16	
Interest due and accrued on other assets		728.69	$ 17,722.06
	New Business.	**Renewals.**	
Gross premiums due and unreported	$ 47,958.55	$ 28,075.01	
Gross deferred premiums		15,497.39	
Total	$ 47,958.55	$ 43,572.40	
Deduct loading	36,113.49	8,992.85	
Net uncollected and deferred premiums	$ 11,845.06	$ 34,579.55	$ 46,424.61
All other assets			7,500.00
Gross assets			$ 2,147,774.89

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 7,500.00	
Agents' debit balances	1,677.12	
City of Richmond, Va., bonds	575.00	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	10,355.19	$ 20,107.31
Total admitted assets		$ 2,127,667.58

LIABILITIES.

Net present value of all outstanding policies in force as computed by the Indiana Ins. Dept. on the 31st day of December, 1909	$ 1,837,371.92	
Reserve to provide for health and accident benefits	584.08	
Net reserve		$ 1,837,956.00
Death losses reported, no proofs received	$ 1,000.00	
Total policy claims		$ 1,000.00
Dividends left with the company to accumulate at interest		641.43
Premiums paid in advance, including surrender values so applied		1,606.19
Unearned interest and rent paid in advance		25,108.01
Commissions due agents on premium notes when paid		60.07
Commissions to agents, due or accrued		1,049.74
Salaries, rents, commissions and other accounts, due or accrued		1,492.48
Medical examiners' and legal fees due or accrued		775.00
State, county and municipal taxes due or accrued		4,642.05
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		30.89
Reserve of surplus funds not otherwise included in liabilities		3,880.00
Other liabilities		13,121.79
Cash capital		$ 100.000.00
Unassigned funds (surplus)		136,303.93
Total liabilities		$ 2,127,667.58

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	5,371	$ 11,286,617.00		
Endowment	89	86,250.00		
All other	670	2,010,860.00	6,130	$ 13,383,727.00
New policies issued during the year.				
Whole life	1,979	$ 4,289,750.00		
Endowment	27	76,000.00		
All other	507	1,314,165.00		
Additions by dividends		6.00	2,513	$ 5,679,921.00
Old policies revived.				
Whole life	29	$ 56,000.00		
Endowment	7	7,000.00		
All other	9		45	$ 98,000.00
Old policies increased.				
Whole life		$ 1,000.00		$ 1,000.00
Total			8,688	19,162,648.00
Policies terminated during the year.				
Whole life	752	$ 1,659,676.00		
Endowment	33	61,750.00		
All other	296	918,500.00	1,081	$ 2,639,926.00
Mode of termination.				
By death	30	$ 66,000.00		
expiry	98	225,000.00		
surrender	216	586,750.00		
lapse	474	1,004,426.00		
decrease	5	28,500.00		
not being taken	258	729,250.00		
Total	1,081	$ 2,639,926.00		
Policies and additions in force December 31, 1909.				
Whole life	6,533	$ 13,757,870.00		
Endowment	92	111,500.00		
All other	982	2,653,346.00		
Additions by dividends		6.00	7,607	$ 16,522,722.00

BUSINESS IN STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	19	$ 33,000.00
Policies issued during year	5	9,500.00
Total	24	$ 42,500.00
Ceased to be in force	10	18,500.00
Policies in force December 31, 1909	14	$ 24,000.00
Premiums received		1,029.79

SECURITY LIFE INSURANCE COMPANY OF AMERICA.

RICHMOND, VIRGINIA.

Incorporated March 1, 1902; Commenced Business March 20, 1902.

W. O. JOHNSON, President. C. A. GOODALE, Secretary.

Cash Capital, $500,000.00.

INCOME.

First year's premiums on original policies.....		$ 197,253.45	
Total first year's premiums on original policies		$ 197,253.45	
Surrender values applied to purchase paid up insurance and annuities		888.72	
Ttal new premiums		$ 198,142.17	
Renewal premiums		$ 367,433.19	
Surrender values applied to pay renewal premiums		73.99	
Total renewal premiums.....		$ 367,507.18	
Total premium income			565,649.35
Guaranteed dividends left with the company to accumulate at interest			99.33
Gross interest on mortgage loans	$ 15,027.99		
Gross interest on collateral loans.....	7,188.20		
Gross interest on bonds and dividends on stocks..	21,701.53		
Gross interest on premium notes, policy loans or liens	15,175.58		
Gross interest on deposits in trust companies and banks	2,084.47		
Gross interest on special assets of the company..	2,700.00		
Gross interest on miscellaneous items.....	321.12		
		$	64,198.89
From other sources		$	33,500.00
Total income		$	636,447.57
Ledger assets December 31, 1908.....			1,839,079.09
Total		$	2,502,526.66

DISBURSEMENTS.

Death claims	$ 91,791.69		
Net amount paid for losses and matured endowments....		$	91,791.69
Annuities involving life contingencies			587.22
Health indemnities			16.43
Premium notes voided by lapse			56,087.76
Surrender values paid in cash, or applied in liquidation of loans or notes			31,628.45
Surrender values applied to pay renewal premiums.....			73.99
Surrender values applied to purchase paid up insurance and annuities			888.72
Guaranteed dividends paid policy holders in cash, or applied in liquidation of loans or notes.....			2,726.28
Premiums refunded			566.30

Guaranteed dividends left with the company to accumulate at interest		99.33
Totals paid policy holders	$ 184,466.17	
Expenses of investigation and settlement of policy claims including $1,386.59 for legal expenses	$	1,386.59
Supplementary contracts not involving life contingencies		19,246.72
Commissons to agents		126,609.71
Branch office expenses including managers, agents and clerks		2,738.92
Agency supervision, traveling and all other agency expenses		10,438.43
Medical examiners' fees, $11,580.75; inspection risks, $3,122.86		14,703.61
Salaries and all other compensation of officers, directors, trustees and home office employes		48,833.92
Rents		11,033.08
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		12,613.18
Legal expenses		7,721.09
Furniture, fixtures and safes		1,441.73
State taxes on premiums		11,643.49
Insurance department licenses and fees		4,547.59
All other licenses, fees and taxes		334.98
All other disbursements		9,724.18
Compensation of managers and agents not paid by commission for services in renewing insurance		11,812.72
Gross loss on sale or maturity of bonds		74.00
Total disbursements	$	479,370.11
Balance	$	2,023,156.55

LEDGER ASSETS.

Special assets	$	192,672.35
Mortgage loans on real estate		324,029.00
Loans secured by pledge of bonds, stocks or other collateral		143,387.50
Losses on company's policies assigned as collateral		421,956.00
Premium notes on policies in force		144,265.62
Book value of bonds, $561,491.79; stock, $1,500		562,991.79
Cash in company's office		3,014.09
Deposits in trust companies and banks on interest		93,053.18
Bills receivable, $8,888.23; agents' balances (debit, $122,135.08; credit, $934.20): net, $121,200.88		130,089.11
Furniture and fixtures		7,697.25
Total ledger assets	$	2,023,156.55

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 488,875.00		
Interest due and accrued on bonds	11,651.96		
Interest due and accrued on collateral loans	4,009.97		
Interest due and accrued on premium notes, policy loans or liens	995.51		
Interest due and accrued on other assets	9,621.43		
		$	31,167.62
Due from other companies for losses or claims on policies reinsured			3,284.66

	New Business.	Renewals.
Gross premiums due and unreported	$ 21,291.54	$ 127,490.59
Gross deferred premiums	2,405.96	16,717.56
Total	$ 23,697.50	$ 144,208.15

Deduct loading	14,803.72	22,860.45	
Net uncollected and deferred premiums	$ 8,893.78	$ 121,347.70	$ 130,241.48
Gross assets			$ 2,187,850.31

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	$ 7,500.00	
Furniture, fixtures and safes	122,135.08	
Loans on personal security	8,888.23	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	80,331.55	
Book value of ledger assets over the market value	31,818.46	$ 250,673.32
Total admitted assets		$ 1,937,176.99

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Virginia Department on the 31st day of December, 1909	$ 987,058.00	
Deduct net risks reinsured	6,580.00	
	$ 980,478.00	
Reserve to provide for health and accident benefits	334.00	
Net reserve		$ 980,812.00
Present value of supplementary contracts, not involving life contingencies		12,400.00
Death losses in process of adjustment, or adjusted, not due	$ 14,500.00	
Death losses reported, no proofs received	3,078.00	
Death losses and other policy claims resisted	10,000.00	
Total policy claims		$ 27,578.00
Guaranteed dividends left with the company to accumulate at interest		99.33
Premiums paid in advance, including surrender values so applied		1,713.47
Unearned interest and rent paid in advance		1,712.73
Commissions due agents on premium notes when paid		780.00
Cost of collection on uncollected and deferred premiums in excess of loading		2,038.86
Salaries, rents, commissions and other accounts, due or accrued		915.00
Medical examiners' fees due or accrued		9,914.64
Cash capital		$ 500,000.00
Unassigned funds (surplus)		399,212.96
Total liabilities		$ 1,937,176.99

EXHIBIT OF POLICIES.

(Including all business written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	5,818	$ 22,362,659.00		
Endowment	160	387,476.00		

All other	590	2,359,086.93		
			6,568	$ 25,109,221.93
New policies issued during the year.				
Whole life	2,507	$ 7,446,000.00		
Endowment	30	49,500.00		
			2,682	$ 7,946,000.00
Old policies revived.				
Whole life	151	$ 804,500.00		
All other	25	67,763.00		
			176	872,263.00
Old policies increased.				
Whole life	232	$ 702,000.00		
Endowment	2	5,000.00		
All other	4	81,855.39		
			238	$ 788,855.39
Total			9,664	$ 34,716,340.32
Policies terminated during the year.				
Whole life	2,888	$ 13,382,755.00		
Endowment	63	185,500.00		
All other	222	854,948.24	3,173	14,423,203.00
Mode of termination.				
By death	26	$ 89,000.00		
expiry	4	13,000.00		
surrender	127	431,000.00		
lapse	2,336	10,731,460.00		
decrease	353	1,766,243.24		
not being taken	327	1,392,500.00		
Total	3,173	$ 14,423,203.00		
Policies and additions in force December 31, 1909.				
Whole life	5,820	$ 17,932,404.00		
Endowment	129	256,476.00		
All other	542	2,104,257.08		
Policies and additions in force December 31, 1909			6,491	$ 20,293,137.08
Policies reinsured			111	$ 742,300.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	164	$ 514,798.00
Policies issued during year	8	43,000.00
Total	172	$ 557,798.00
Ceased to be in force	19	73,000.00
Policies in force December 31, 1909	153	$ 484,798.00
Premiums received		$ 18,110.96

SECURITY MUTUAL LIFE INSURANCE COMPANY.

BINGHAMTON. N. Y.

Incorporated November 6, 1886; Commenced Business January 3, 1887.

F. W. JENKINS, President. CHAS. A. LA DUE, Secretary.

INCOME.

First year's premium on orignal policies.....	$ 194,408.64	
Total first year's premiums on original policies	$ 194,408.64	
Dividends applied to purchase paid up additions and annuities	2,794.59	
Surrender values applied to purchase paid up insurance and annuities	5,102.81	
Total new premiums	$ 202,306.04	
Renewal premiums	$ 1,355,032.85	
Dividends applied to pay renewal premiums.....	27,769.67	
Surrender values applied to pay renewal premiums	17,657.61	
Total renewal premiums	$ 1,400,460.13	
Total premium income		$ 1,602,766.17
Consideration for supplementary contracts not involving life contingencies		5,274.00
Dividends left with the company to accumulate at interest....		654.81
Gross interest on mortgage loans	$ 34,612.31	
Gross interest on bonds and dividends on stocks	64,379.36	
Gross interest on premium notes, policy loans or liens	90,345.14	
Gross interest on deposits in trust companies and banks	4,293.09	
Gross interest on other debts due the company	8,314.65	
Gross discount on claims paid in advance...	289.89	
Gross rents, including $15,000.00 for company's occupancy of its own buildings.....	44,330.37	246,564.81
From other sources		1,567.85
From agents' balances previously charged off		2,925.00
Gross profits on sale or maturity of bonds.....		2,918.00
Total income		$ 1,862,670.64
Ledger assets December 31, 1908		5,094,890.87
Total		$ 6,957,561.51

DISBURSEMENTS.

Death claims	$ 539,735.77	
Net amount paid for losses and matured endowments		$ 539,735.77
Annuities involving life contingencies		292.57
Premium notes voided by lapse		105,106.14
Surrender values paid in cash, or applied in liquidation of loans or notes		486,569.11

Surrender values applied to pay renewal premiums		17,657.61
Surrender values applied to purchase paid up insurance and annuities		5,102.81
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		9,565.06
Dividends applied to pay renewal premiums		27,769.67
Dividends applied to purchase paid up additions and annuities		2,794.59
Dividends left with the company to accumulate at interest		654.81
Total paid policy holders	$	1,195,248.14
Expenses of investigation and settlement of policy claims		1,629.30
Supplementary contracts not involving life contingencies		2,986.44
Commissions to agents		222,049.11
Salaries and allowances for agencies, including managers, agents and clerks		26,571.26
Agency supervision, traveling and all other agency expenses		13,841.08
Medical examiners' fees, $12,549.60; inspection risks, $5,067.08.		17,616.68
Salaries and all other compensation of officers, directors, trustees and home office employes		92,294.59
Rents, including $15,000.00 for company's occupancy of its own buildings		24,232.81
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		17,547.57
Legal expenses		2,899.53
Furniture, fixtures and safes		589.38
Repairs and expenses on real estate		17,864.52
Taxes on real estate		9,420.76
State taxes on premiums		20,817.56
Insurance department licenses and fees		3,837.48
All other licenses, fees and taxes		552.69
All other disbursements		17,376.75
Branch office expenses		30,959.09
Agents' balances charged off		174.20
Total disbursements	$	1,718,508.94
Balance		5,239,052.57

LEDGER ASSETS.

Book value of real estate	$	733,106.55
Mortgage loans on real estate		848,400.00
Loans on company's policies assigned as collateral		1,543,367.96
Premium notes on policies in force		31,856.69
Book value of bonds, $1,751,719.75; stock, $34,100.00		1,785,819.75
Cash in company's office		14,189.11
Deposits in trust companies and banks, not on interest		32,172.55
Deposits in trust companies and banks on interest		217,884.32
Bills receivable		467.00
Agents' balances		32,255.64
Total ledger assets	$	5,239,052.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	14,345.17
Interest due and accrued on bonds		18,910.80
Interest due and accrued on premium notes, policy loans or liens		29,044.80
Interest due and accrued on other assets		1,043.91

Rents due and accrued on company's property or lease		963.10	64,307.78
	New Business.	Renewals.	
Gross premiums due and unreported	$ 8,011.35	$ 84,637.42	
Gross deferred premiums	9,872.83	102,464.67	
Total	$ 17,884.18	$ 187,102.09	
Deduct loading	$ 3,576.84	$ 37,420.42	
Net uncollected and deferred premiums	$ 14,307.34	$ 149,681.67	163,989.01
Gross assets			$ 5,467,349.36

DEDCCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 31,788.64	
Bills receivable	467.00	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	16,523.28	
Book value of ledger assets over the market value	35,616.65	84,395.57
Total admitted assets		$ 5,382,953.79

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the New York Ins. Dept on the 31st day of December, 1909	$ 4,617,763.00	
Deduct net value of risks reinsured	1,422.00	
Net Reserve		$ 4,616,341.00
Present values of supplementary contracts, not involving life contingencies		$ 24,969.00
Surrender values claimable on policies cancelled		42,926.33
Death losses in process of adjustment, or adjusted not due	2,200.00	
Death losses reported, no proofs received	26,298.05	
Death losses and other policy claims resisted	10,000.00	
Total policy claims		38,498.05
Dividends left with the company to accumulate at interest		771.97
Premiums paid in advance, including surrender values so applied		9,952.53
Unearned interest and rent paid in advance		10,701.56
Commissions to agents due or accrued		22,665.15
Salaries, rents, commissions and other accounts, due or accrued		3,729.60
Medical examiners' and legal fees due or accrued		3,100.00
State, county and municipal taxes due or accrued		25,000.00
Dividends or other profits due policy holders		7,767.03
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		18,000.00
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		1,718.80
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		30,858.72

Other liabilities	1,564.85
Unassigned funds (surplus)	524,389.20
Total liabilities	5,382,953.79

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	11,217	$ 17,489,719.00		
Endowment	4,385	5,705,129.00		
All other	11,069	22,541,601.00		
			26,671	$ 45,736,449.00
New policies issued during the year.				
Whole life	1,685	$ 3,318,975.00		
Endowment	578	933,117.00		
All other	551	2,462,000.00		
			2,814	6,714,092.00
Old policies revived.				
Whole life	317	$ 545,918.00		
Endowment	106	154,750.00		
All other	199	441,916.00		
			622	1,142,584.00
Old policies increased.				
Whole life		$ 2,503.00		
All other		190,184.00		
Additions by dividends		8,635.00		201,322.00
Total			30,107	$ 53,794,447.00
Policies terminated during the year.				
Whole life	1,712	$ 3,341,310.00		
Endowment	458	595,567.00		
All other	1,109	2,336,555.00		
			3,279	6,273,432.00
Mode of termination.				
By death	269	$ 518,432.00		
expiry	19	47,722.00		
surrender	621	1,617,123.00		
lapse	2,370	4,009,819.00		
decrease		80,336.00		
Total	3,279	$ 6,273,432.00		
Policies and additions in force December 31, 1909.				
Whole life	11,527	$ 18,098,805.00		
Endowment	4,613	6,197,929.00		
All other	10,688	23,215,646.00		
Additions by dividends		8,635.00	26,828	$ 47,521.015.00
Policies reinsured			18	$ 170,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	139	$ 356,041.00

Policies issued during year	52	147,000.00
Total	191	$ 503,041.00
Ceased to be in force	25	99,409.00
Policies in force December 31, 1909	166	$ 403,632.00
Losses and claims incurred during year	1	500.00
Total	1	500.00
Losses and claims settled during year	1	500.00
Premiums received		$ 13,401.92

SOUTHERN NATIONAL LIFE INSURANCE COMPANY.

LOUISVILLE, KY.

Incorporated July 3, 1908; Commenced Business November 17, 1908.

E. L. WILLIAMS, President. B. H. POINDEXTER, Secretary.

Cash Capital, $179,700.00.

INCOME.

First year's premiums on original policies	$ 57,007.65		
Total new premiums	$ 57,007.65		
Renewal premiums	$ 3,750.35		
Total renewal premiums	$ 3,750.35		
Total premium income		$	60,758.00
Gross interest on mortgage loans	$ 4,532.18		
Gross interest on collateral loans	764.50		
Gross interest on bonds and dividends on stocks	545.50		
Gross interest on other debts due the company	1.00		
Gross rents			5,848.18
From other sources			42,822.90
Total income		$	109,424.08
Ledger assets December 31, 1908			127,640.14
Increase of cash capital during the year			74,020.00
Total		$	311,084.17

DISBURSEMENTS.

Death claims	$ 1,000.00		
Net amount paid for losses and matured endowments		$	1,000.00
Annuities involving life contingencies			107.70
Total paid policy holders			1,107.70
Commissions to agents			46,074.97
Agency supervision, traveling and all other agency expenses			4,071.35
Medical examiners' fees, $6,249.02; inspection risks, $1,406.25			7,655.27
Salaries and all other compensation of officers, directors, trustees and home office employes			16,293.74

Rents		1,872.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		8,872.71
Legal expenses		209.20
Furniture, fixtures and safes		3,318.56
Insurance department licenses and fees		355.85
All other licenses, fees and taxes		444.75
All other disbursements		13,968.28
Agents' balances charged off		.80
Total disbursements	$	104,245.18
Balance	$	206,838.99

LEDGER ASSETS.

Mortgage loans on real estate	$	75,615.17
Loans secured by pledge of bonds, stocks or other collateral		63,750.00
Premium notes on policies in force		946.58
Book value of bonds, $21,972.49; stock, $1,400.00		23,372.49
Cash in company's office		2,676.43
Deposits in trust companies and banks, not on interest		17,850.67
Deposits in trust companies and banks on interest		15,000.00
Agents balances (debit, $7,502.65, credit, $35.00)		7,467.65
Personal accounts		160.00
Total ledger assets	$	206,838.99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 782.70		
Interest due and accrued on bonds	270.88		
Interest due and accrued on collateral loans	3,373.28		
Interest due and accrued on other assets	20.00	$	4,446.86
	Renewals.		
Gross deferred premiums	$ 4,396.55		
Total	$ 4,396.55		
Deduct loading	$ 464.57		
Net uncollected and deferred premiums			3,931.98
Gross assets		$	215,217.83

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 7,502.65		
Loans on personal security	160.00		
Premium notes or loans on policies and net premiums in excess of the net value of their policies	725.96	$	8,388.61
Total admitted assets		$	206,829.22

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the actuary on the 31st day of December, 1909	$ 13,860.07	
Deduct net value of risks reinsured	1,174.38	
Net reserve		$ 12,685.69

Premiums paid in advance, includng surrender values so applied...		1,045.90
Unearned interest and rent paid in advance.....		513.38
Commissons due agents on premium notes when paid.....		87.25
Salaries, rents, commissions and other accounts, due or accrued....		1,239.56
Medical examiners' and legal fees due or accrued.....		318.00
Other liabilities		420.21
Cash capital	$	179,870.00
Unassigned funds (surplus)		10,649.23
Total liabilities	$	206,829.22

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	89	$ 228,500.00		
Endowment	5	17,000.00		
All other	17	59,000.00		
			111	$ 304,500.00
New policies issued during the year.				
Whole life	666	$ 1,195,000.00		
Endowment	122	225,000.00		
All other	142	355,000.00		
			930	1,775,000.00
Total			1,041	$ 2,079,500.00
Policies terminated during the year.				
Whole life	31	$ 60,500.00		
Endowment	2	2,000.00		
All other	2	10,000.00		
			35	72,500.00
Mode of termination.				
By death	1	$ 1,000.00		
lapse	34	71,500.00		
Total	35	$ 72,500.00		
Policies and additions in force December 31, 1909.				
Whole life	739	$ 1,364,000.00		
Endowment	115	214,000.00		
All other	158	399,000.00	1,012	1,977,000.00
Policies reinsured			42	$ 211,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies issued during year	21	$ 55,500.00
Total	21	$ 55,500.00
Ceased to be in force	4	6,000.00
Policies in force December 31, 1909.....	17	$ 49,500.00
Premiums received		$ 2,177.68

SOUTHERN STATES MUTUAL LIFE INSURANCE COMPANY.

CHARLESTON, W. VA.

Incorporated January 26, 1906; Commenced business, May 12, 1906.

HARRISON B. SMITH, President. A. S. ALEXANDER, Secretary.

Cash Capital, $250,000.00.

INCOME.

First year's premiums on original policies.....	$ 37,718.40	
Total new premiums		$ 37,718.40
Renewal premiums	$ 88,618.96	
Total renewal premiums		88,618.96
Total premium income		$ 126,337.36
Gross interest on mortgage loans	$ 15,055.80	
Gross interest on collateral loans.....	3,285.40	
Gross interest on bonds and dividends on stocks..	481.25	
Gross interest on premium notes, policy loans or liens	1,455.23	
Gross interest on deposits in trust companies and banks	529.02	
Gross rents	975.00	21,781.70
From other sources		481.57
Total income		$ 148,600.63
Ledger assets December 31, 1908....		354,471.34
Total		$ 503,071.97

DISBURSEMENTS.

Death claims (less $10,000.00 reinsurance)....	$ 27,630.00	
Net amount paid for losses and matured endowments.....		$ 27,630.00
Surrender values paid in cash, or applied in liquidation of loans or notes		2,900.16
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		226.46
Total paid policy holders	$ 30,756.62	
Expenses of investigation and settlement of policy claims including $453.04 for legal expenses.....		453.04
Commissions to agents		23,370.94
Agency supervision, traveling and all other agency expenses....		5,403.68
Medical examiners' fees, $3,551.00; inspection risks, $582.60.....		4,133.60
Salaries and all other compensation of officers, directors, trustees and home office employes		15,107.96
Rents		1,752.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		3,427.74
Legal expenses		145.02
Furniture, fixtures and safes		123.15
Repairs and expenses on real estate		20.00
Taxes on real estate		106.52
Insurance department licenses and fees.....		1,498.30
All other disbursements		631.14

Compensation of managers and agents not paid by commission for services in obtaining new insurance		2,500.00
Agents' balances charged off		76.70
Total disbursements	$	89,506.41
Balance	$	413,565.56

LEDGER ASSETS.

Book value of real estate	$	12,500.00
Mortgage loans on real estate		264,414.83
Loans secured by pledge of bonds, stocks or other collateral		52,272.00
Loans on company's policies assigned as collateral		11,818.74
Premium notes on policies in force		20,237.91
Book value of bonds		18,125.00
Cash in company's office		747.64
Deposits in trust companies and banks, not on interest		12,563.83
Deposits in trust companies and banks on interest		14,053.16
Bills receivable		1,978.80
Agents' balances, (debit, $5,411,86, credit, $557.71) net, $4,854.15		6,832.45
Total ledger assets	$	413,565.56

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	3,314.76	
Interest due and accrued on bonds		232.44	
Interest due and accrued on collateral loans		905.94	
Rents due and accrued on company's property or lease		750.00	5,203.14
Market value of real estate over book value			2,500.00
Market value of bonds and stocks over book value			375.00

	New Business.	Renewals.	
Gross premiums due and unreported	$ 110.11	$ 5,319.14	
Gross deferred premiums	1,041.53	2,658.36	
Total	$ 1,151.64	$ 7,977.50	
Deduct loading	$ 555.29	$ 1,011.86	
Net uncollected and deferred premiums	$ 596.35	$ 6,965.64	7,561.99
All other assets			4,250.00
Gross assets		$	433,455.69

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$	4,854.15	
Bills receivable		1,978.30	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	$	4,956.62	$ 11,789.07
Total admitted assets			$ 421,666.62

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the Company on the 31st Dec., 1909	$	150,054.34

Deduct net value of risks reinsured.....	1,841.21		148,210.13
Reserve to provide for health and accident benefits	1,220.20		
Net reserve		$	149,430.33
Death losses and other policy claims resisted....	$ 4,000.00		
Total policy claims			4,000.00
Premiums paid in advance, including surrender values so applied..			64.86
Unearned interest and rent paid in advance.....			222.96
Commissions due agents on premium notes when paid.....			1,264.99
Salaries, rents, commissions and other accounts, due or accrued....			596.00
State, county and municipal taxes due or accrued.....			331.58
Other liabilities			566.71
Cash capital		$	250,000.00
Unassigned funds (surplus)			15,189.19
Total liabilities		$	421,666.62

EXHIBIT OF POLICIES.

(Including paid for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.		Total. Amount.
Whole life	1,283	$ 3,117,238.00			
Endowment	105	196,824.00			
All other	70	293,638.00			
Additions by dividends		8,385.00	1,458	$	3,616,085.00
New policies issued during the year.					
Whole life	556	$ 1,032,624.00			
Endowment	43	70,000.00			
All other	52	169,500.00			
Additions by dividends.....		6,673.50	651		1,278,797.50
Old policies revived.					
Whole life	110	$ 236,304.00			
Endowment	15	14,500.00			
All other	7	22,000.00			
			132		272,804.00
Total			2,249	$	5,157,832.50
Policies terminated during the year.					
Whole life	518	$ 1,182,094.00			
Endowment	33	40,000.00			
All other	25	94,008.00			
Additions by dividends		670.00	576		1,316,772.00
Mode of termination.					
By maturity	9	$ 38,000.00			
surrender	33	62,150.00			
lapse	534	1,216,622.00			
Total	576	$ 1,316,772.00			
Policies and additions in force December 31, 1909.					
Whole life	1,437	$ 3,201,218.00			
Endowment	133	249,324.00			
All other	103	376,130.00			
Additions by dividends		14,388.50	1,673	$	3,841,060.50
Policies reinsured			27	$	214,500.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, precious year	1,038	$ 2,661,876.00
Policies issued during year	381	896,176.00
Total	1,419	$ 3,558,052.00
Ceased to be in force	227	458,367.00
Policies in force December 31, 1909	1,192	$ 3,099,685.00
Losses and claims incurred during year	6	15,000.00
Total	6	$ 15,000.00
Losses and claims settled during year	6	15,000.00
Premiums received		$ 116,556.13

STATE LIFE INSURANCE COMPANY.

INDIANAPOLIS. INDIANA.

Incorporated Sept. 5, 1894. Commenced business Sept. 24, 1894.

H. W. BENNETT, President. W. S. WYNN, Secretary.

INCOME.

First year's premiums on original policies	$ 197,345.32	
Surrender values applied to pay first year's premiums	91.17	
Total first year's premiums on original policies	$ 197,436.49	
Dividends applied to purchase paid up additions and annuities	30.21	
Surrender values applied to purchase paid up insurance and annuities	17,894.69	
Total new premiums	$ 215,361.39	
Renewal premiums	$ 1,958,558.38	
Dividends applied to pay renewal premiums	120,241.66	
Renewal premiums for deferred annuities	130.00	
Total renewal premiums	$ 2,078,930.04	
Total premium income		2,294,291.43
Dividends left with the company to accumulate at interest		421.90
Gross interest on mortgage loans	$ 233,292.31	
Gross interest on bonds and dividends on stocks	7,172.31	
Gross interest on premium notes, policy loans or liens	105,736.15	
Gross interest on deposits in trust companies and banks	3,368.70	
Gross rents, including $12,457.68 for company's occupancy of its own buildings	103,299.80	452,869.27
From other sources		1,221.96
From agents' balances previously charged off		1,247.69
Total income		$ 2,750,052.25

Ledger assets December 31, 1908		7,012,640.96
Total		$ 9,762,698.21

DISBURSEMENTS.

Death claims	$ 440,382.89	
Net amount paid for losses and matured endowments		$ 440,382.89
Premium notes voided by lapse		35,200.09
Surrender values paid in cash, or applied in liquidation of loans or notes		242,991.76
Surrender values applied to pay renewal premiums		91.17
Surrender values applied to purchase paid up insurance and annuities		17,894.69
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		8,989.95
Dividends applied to pay renewal premiums		120,241.66
Dividends applied to purchase paid up additions, exchanges and annuities		80.21
Dividends left with the company to accumulate at interest		421.90
Total paid policy holders	$ 866,244.32	
Expenses of investigation and settlement of policy claims including $2,405.00 for legal expenses		4,012.85
Supplementary contracts not involving life contingencies		1,717.75
Dividends held on deposit surrendered during the year		300.55
Commissions to agents		346,773.95
Commuted renewal commissions		12,694.21
Compensation of managers and agents not paid by commission for services etc.		25,750.47
Agency supervision, traveling and all other agency expenses		7,678.60
Medical examiners' fees, $14,128.50; inspection risks, $3,686.72		17,815.22
Salaries and all other compensation of officers, directors, trustees and home office employes		123,668.30
Rents, including $12,457.68 for company's occupancy of its own buildings		17,856.68
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		23,379.62
Legal expenses		556.06
Furniture, fixtures and safes		4,105.50
Repairs and expenses on real estate		32,908.10
Taxes on real estate		13,841.60
State taxes on premiums		33,727.83
Insurance department licenses and fees		5,240.11
All other licenses, fees and taxes		2,344.78
All other disbursements		1,505.84
Agents' balances charged off		7,234.84
Gross decrease by adjustment, in book value of real estate		41.08
Total disbursements		$ 1,548,898.26
Balance		$ 8,213,794.95

LEDGER ASSETS.

Book value of real estate	$ 992,846.92
Mortgage loans on real estate	4,687,823.50
Loans on company's policies assigned as collateral	2,001,051.22
Premium notes on policies in force	68,407.29

Book value of bonds		197,887.72
Cash in company's office		6,048.52
Deposits in trust companies and banks, not on interest		2,216.89
Deposits in trust companies and banks on interest		232,802.17
Agents' balances (debit, $25,593.47, credit, $882,75)		24,710.72
Total ledger assets		$ 8,213,794.93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 68,712.46	
Interest due and accrued on bonds	921.39	
Interest due and accrued on premium notes policy loans or liens	684.07	
Interest due and accrued on other assets	100.00	
Rents due and accrued on company's property or lease	876.18	$ 71,294.10
Market value of real estate over book value		207,153.08

	New Business.	Renewals.	
Gross premiums due and unreported	$ 24,778.11	$ 73,083.42	
Gross deferred premiums	1,501.33	62,808.18	
Total	$ 26,279.44	$ 135,891.60	
Deduct loading	17,870.02	27,586.00	
Net uncollected and deferred premiums	$ 8,409.42	$ 108,305.60	$ 116,715.02
All other assets			5,595.72
Gross assets			$ 8,614,552.87

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 25,593.47	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	6,795.20	
Book value of ledger assets over market value	1,333.62	33,722.29
Total admitted assets		$ 8,580,830.58

LIABILITIES.

Net present value of all outstanding policies in force as computed by the Ind. Ins. Dept. on the 31st of December, 1909	$ 7,117,374.00	
Deduct net value of risks reinsured	3,529.00	
	$ 7,113,845.00	
Reserve to provide for health and accident benefits	7,553.00	
Net reserve		$ 7,121,398.00
Present value of supplementary contracts, not involving life contingencies		29,741.00
Death losses in process of adjustment, or adjusted, not due	$ 6,000.00	
Death losses reported, no proofs received	30,253.00	

Death losses and other policy claims resisted..	22,000.00	
Total policy claims		$ 58,253.00
Dividends left with the company to accumulate at interest		121.35
Premiums paid in advance, including surrender values so applied		9,754.26
Unearned interest and rent paid in advance		40,021.02
Commissions to agents due or accrued		6,974.43
Salaries, rents, commissions and other accounts, due or accrued		1,785.70
Medical examiners' and inspection fees due or accrued		1,429.91
State, county and municipal taxes due or accrued		24,144.93
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		5,986.87
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		18,925.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		5,947.97
Reserve or surplus funds not otherwise included in liabilities		81,513.09
Other liabilities		227.71
Unassigned funds (surplus)		$ 1,174,606.34
Total liabilities		$ 8,580,830.58

EXHIBIT OF POLICIES.

(Including all Business Written.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	20,688	$ 53,871,214.00		
Endowment	1.167	2,162,556.00		
All other	4.473	17,038,261.00	26,328	$ 73,072,031.00
New policies issued during the year.				
Whole life	3,032	$ 5,363,942.00		
Endowment	257	406,200.00		
All other	523	10,150,559.00	3,812	$ 15,920,701.00
Old policies revived.				
Whole life	198	$ 502,679.00		
Endowment	4	8,000.00		
All other	27	103,140.00	229	$ 613,819.00
Old policies increased.				
All other	369	$ 863,625.00	369	$ 863,625.00
Total			30,738	$ 90,470,176.00
Policies terminated during the year.				
Whole life	3.434	$ 7,594,741.00		
Endowment	202	365,120.00		
All other	934	4,439.030.00	4,570	$ 12,398,891.00
Mode of termination.				
By death	154	$ 433,300.00		
expiry	535	1,259,500.00		
surrender	1,046	2,920,525.00		
lapse	2,108	5,450,853.00		
not being taken	727	2,334,713.00		
Total	4,570	$ 12,398,891.00		

Policies and additions in force December 31, 1909.				
Whole life	20,484	$ 52,143,094.00		
Endowment	1,226	2,211,636.00		
All other	4,458	23,716,555.00	26,168	$ 78,071,285.00
Policies reinsured			45	$ 313,000.00

BUSINESS IN STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	590	$ 1,299,951.00
Policies issued during year	190	456,258.00
Total	780	$ 1,756,209.00
Ceased to be in force	98	221,379.00
Policies in force December 31, 1909	682	$ 1,534,830.00
Losses and claims unpaid December 31, previous year	1	3,000.00
Losses and claims incurred during year	1	5,000.00
Total	2	$ 8,000.00
Losses and claims settled during year	1	5,000.00
Losses and claims unpaid December 31, 1909	1	3,000.00
Premiums received		41,750.67

TRAVELERS INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 17, 1863; Commenced Business July 1, 1866.

SYLVESTER C. DUNHAM, President. LOUIS F. BUTLER, Secretary.

INCOME.

First year's premiums on original policies	$	849,546.98
Surrender values applied to pay first year's premiums		416.67
Total first year's premiums on original policies	$	849,963.65
Dividends applied to purchase paid up additions and annuities		19,776.00
Surrender values applied to purchase paid up insurance and annuities		3,387.76
Consideration for original annuities involving life contingencies		41,822.26
Consideration for supplementary contracts involving life contingencies		12,427.00
Total new premiums	$	927,376.67
Renewal premiums	$	5,712,698.81
Dividends applied to pay renewal premiums		35,074.46
Surrender values applied to pay renewal premiums		1,173.83

Renewal premiums for deferred annuities	596.44	
Total renewal premiums	$ 5,749,543.54	
Total premium income		$ 6,676,920.21
Consideration for supplementary contracts not involving life contingencies		521,887.00
Present value December 31, 1909, of instalments certain thereafter due on supplementary contracts which became claims prior to Jan. 1, 1902, plus the actual payments incurred under such contracts during the year 1909		679,094.01
Gross interest on mortgage loans	$ 869,707.54	
Gross interest on bonds and dividends on stocks..	1,098,229.15	
Gross interest on premium notes, policy loans or liens	326,225.41	
Gross interest on deposits in trust companies and banks	12,842.41	
Gross interest on other debts due the company ..	2,794.40	
Gross discount on claims paid in advance	1,732.45	
Interest on contracts for sale of real estate.....	$ 3,586.00	
Gross rents	114,167.45	$ 2,429,284.81
From agents' balances previously charged off.....		728.77
Gross profit on sale or maturity of real estate, $83,516.63; bonds, $45,036.85; stocks, $14,100.00		142,653.48
Gross increase, by adjustment, in book value of bonds.....		67,677.51
Total income		$ 10,518,245.79
Ledger assets December 31, 1908		48,419,279.80
Total		$ 58,937,525.59

DISBURSEMENTS.

Net amount paid for losses and matured endowments		$ 3,572,929.73
Annuities involving life contingencies		27,924.72
Premium notes voided by lapse		248.72
Surrender values paid in cash, or applied in liquidation of loans or notes		568,451.46
Surrender values applied to pay new premiums.....		416.67
Surrender values applied to pay renewal premiums.....		1,173.83
Surrender values applied to purchase paid up insurance and annuities		3,387.76
Dividends applied to pay renewal premiums.....		35,074.46
Dividends applied to purchase paid up additions and annuities....		19,776.00
Total paid policy holders	$ 4,229,383.35	
Expenses of investigation and settlement of policy claims including $99.95 for legal expenses		$ 1,447.94
Supplementary contracts not involving life contingencies.....		325,198.95
Discount on premiums paid in advance.....		1,894.03
Commissions to agents		593,487.59
Branch office expenses		177,147.57
Agency supervision, traveling and all other agency expenses.....		44,451.35
Medical examiners' fees, $49,305.45; inspection risks, $13,378.14..		62,683.59
Salaries and all other compensation of officers, directors, trustees and home office employes		178,131.74
Rents, including $20,384.39 for company's occupancy of its own buildings		74,722.29
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		77,782.59
Legal expenses		1,496.48
Furniture, fixtures and safes		11,632.53
Repairs and expenses on real estate.....		17,750.98
Taxes on real estate		34,052.42

State taxes on premiums		91,700.83
Insurance department licenses and fees		8,957.79
All other licenses, fees and taxes		11,503.65
All other disbursemets		61,541.04
Agents' balances charged off		1,174.68
Gross loss on sale or maturity of real estate, $29,211.03; bonds, $6,181.25; mortgages, $471.90		35,864.18
Gross decrease by adjustment, in book value of real estate, $125,000; bonds, $456,121.60: mortgages, $42,813.65		623,935.25
Total disbursements	$	6,665,940.77
Balance	$	52,271,584.82

LEDGER ASSETS.

Home office real estate	$	950,000.00
Book value of real estate		225,025.00
Mortgage loans on real estate		18,704,424.40
Loans on company's policies assigned as collateral		6,602,093.80
Premium notes on policies in force		884.10
Book value of bonds, $23,709,586.00; stock, $1,548,738.20		25,258,324.20
Cash in company's office		7,000.00
Deposits in trust companies and banks on interest		519,587.58
Bills receivable and net agents' balances		4,245.74
Total ledger assets	$	52,271,584.82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 289,346.39		
Interest due and accrued on bonds	370,399.15		
		$	659,745.54
Market value of bonds and stocks over book value		$	529,387.80

	New Business.	Renewals.	
Gross premiums due and unreported	$ 6,553.95	$ 398,399.29	
Gross deferred premiums		64,092.03	522,351.82
Total	$ 70,645.98	$ 920,751.11	
Deduct loading	10,243.67	101,282.62	
Net uncollected and deferred premiums	$ 60,402.21	$ 819,468.49	$ 879,870.00
Gross assets			$ 54,340,588.96

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 17.63	
Bills receivable	4,263.37	4,245.74
Total admitted assets		$ 54,336,343.22

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day of December, 1909	$ 47,431,368.00

Deduct net value of risks reinsured.....	925,371.00	
	$ 46,505,997.00	
Reserve to provide for health and accident benefits	16,500.00	
Net reserve		$ 46,522,497.00
Present value of supplementary contracts, not involving life contingencies		3,322,561.00
Surrender values claimable on policies cancelled		20,000.00
Death losses in process of adjustment, or adjusted, not due	$ 18,783.49	
Death losses reported, no proofs received.....	105,646.45	
Matured endowments due and unpaid.....	7,953.50	
Death losses and other policy claims resisted....	7,500.00	
Total policy claims.....		$ 139,883.44
Supplementary contracts not involving life contingencies, due and unpaid		833.33
Premiums paid in advance, including surrender values so applied..		78,226.38
Unearned interest and rent paid in advance.....		163,112.70
Salaries, rents, commissions and other accounts due, or accrued..		30,010.00
Medical examiners' and legal fees due or accrued.....		5,469.00
State, county and municipal taxes due or accrued.....		91,977.00
Unpaid dividends to stockholders		250,000.00
Dividends or other profits due policy holders		4,905.34
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910.....		52,742.93
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		84,866.00
Reserve or surplus funds not otherwise included in liabilities....		70,000.00
Unassigned funds (surplus)		3,497,103.34
Other liabilities		2,155.76
Total liabilities		$ 54,336,343.22

EXHIBIT OF POLICIES.

(Including paid-for business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	48,726	$126,042,219,00		
Endowment	20,576	43,172,662.00		
All other	10,051	24,444,791.00		
Additions by dividends		107,783.00	79,353	$193,767,455.00
New policies issued during the year.				
Whole life	5,855	$ 15,513,898.00		
Endowment	1,642	2,927,806.00		
All other	3,745	9,595,730.00		
Additions by dividends		34,613.00	11,242	28,072,,047.00
Old policies revived.				
Whole life	296	$ 660,341.00		
Endowment	75	126,449.00		
All other	63	201,503.00		
Additions by dividends		697.00	424	988,990.00
Old policies increased.				
Whole life		$ 29,347.00		

Endowment		4,633.00		
All other		44,864.00		78,844.00
Total			91,019	$222,907,336.00
Policies terminated during the year.				
Whole life	2,841	$ 7,553,085.00		
Endowment	1,420	2,818,128.00		
All other	1,326	3,227,200.00		
Additions by dividends		8,149.00	5,587	13,606,562.00
Mode of termination.				
By death	833	$ 2,281,764.00		
maturity	355	816,288.00		
expiry	255	497,223.00		
surrender	1,738	4,331,730.00		
lapse	2,406	5,679,557.00		
Total	5,587	$ 13,606,562.00		
Policies and additions in force December 31, 1909.				
Whole life	51,885	$134,441,580.00		
Endowment	20,795	43,324,713.00		
All other	12,752	31,399,537.00		
Additions by dividends		134,944.00	85,432	$209,300,774.00
Policies reinsured			635	$ 7,066,767.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	729	$ 1,480,899.00
Policies issued during year	161	366,336.00
Total	890	$ 1,847,235.00
Ceased to be in force	73	125,105.00
Policies in force December 31, 1909	817	$ 1,722,130.00
Losses and claims incurred during year	4	67,524.20
Total	4	$ 67,524.20
Losses and claims settled during year	3	65,524.20
Losses and claims unpaid December 31, 1909	1	$ 2,000.00
Premiums received		$ 53,212.09

UNION CENTRAL LIFE INSURANCE COMPANY.

CINCINNATI, OHIO.

Incorporated 1867; Commenced business 1867.

JESSE R. CLARK, President. JOHN D. SAGE, Secretary.

Cash capital, $500,000.00.

INCOME.

First year's premiums on original policies	$ 1,095,004.06

Surrender values applied to pay first year's premiums	693.83	
Total first year's premiums on original policies	$ 1,095,697.89	
Dividends applied to purchase paid up additions and annuities	275,419.50	
Surrender values applied to purchase paid up insurance and annuities	71,069.96	
Consideration for original annuities involving live contingencies	2,889.18	
Total new premiums	$ 1,445,076.53	
Renewal premiums	$ 7,598,609.70	
Dividends applied to pay renewal premiums	691,736.20	
Surrender values applied to pay renewal premiums	103,376.49	
Total renewal premiums	$ 8,393,722.39	
Total premium income		9,838,798.92
Consideration for supplementary contracts not involving life contingencies		364,105.00
Dividends left with the company to accumulate at interest		17.02
Gross interest on mortgage loans	$ 3,466,391.53	
Gross interest on bonds and dividends on stocks	425.00	
Gross interest on premium notes, policy loans or liens	709,283.05	
Gross interest on deposits in trust companies and banks	16,351.97	
Gross interest on other debts due the company	573.74	
Gross rents, including $18,766.67 for company's occupancy of its own buildings	19,191.76	$ 4,212,217.05
From other sources		135,068.10
From agents' balances previously charged off		123.33
Gross profit on sale or maturity of real estate		4,546.25
Total income		$ 14,554,875.67
Ledger assets December 31, 1908		65,260,940.30
Total		$ 79,815,815.97

DISBURSEMENTS.

Death claims (less $209,500.00, reinsurance) $2,325,206.86; additions, $16,642.15	$ 2,341,849.01	
Matured endowments $904,399.00; additions, $14,598.18	918,997.18	
Net amount paid for losses and matured endowments		$ 3,260,846.19
Annuities involving life contingencies		24,906.83
Premium notes voided by lapse		199,613.46
Surrender values paid in cash, or applied in liquidation of loans or notes		525,915.84
Surrender values applied to pay new premiums		693.83
Surrender values applied to pay renewal premiums		103,376.49
Surrender values applied to purchase paid up insurance and annuities		71,069.96
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		537,460.88

Dividends applied to pay renewal premiums	691,736.20
Dividends applied to purchase paid up additions and annuities	275,419.50
Dividends left with the company to accumulate at interest	17.02
Total paid policy holders	$ 5,691,056.20
Expenses of investigation and settlement of policy claims including $5,100.49 for legal expenses	5,100.49
Supplementary contracts not involving life contingencies	79,085.92
Interest or dividends paid to stockholders	50,000.00
Commissions to agents	997,439.75
Commuted renewal commissions	8,808.85
Branch office expenses including salaries of managers and clerks	43,890.33
Agency supervision, traveling and all other agency expenses	39,514.58
Medical examiners' fees, $56,111.50; inspection risks $3,029.42	59,140.92
Salaries and all other compensation of officers, directors, trustees and home office employes	301,842.50
Rents, including $18,766.67 for company's occupancy of its own buildings	38,014.50
Advertising, printing, stationery, postage, telegraph, telephone express and exchange	81,987.40
Legal expenses	12,615.67
Furniture, fixtures and safes	8,338.41
Repairs and expenses on real estate	2,925.92
Taxes on real estate	7,848.11
State taxes on premiums	157,467.31
Insurance department licenses and fees	22,603.17
All other licenses, fees and taxes	200,302.07
All other disbursements	544,470.43
Gross loss on sale or maturity of bonds	709.89
Total disbursements	$ 8,353,162.42
Balance	$ 71,462,653.55

LEDGER ASSETS.

Book value of real estate	$ 464,344.91
Mortgage loans on real estate	57,720,820.15
Loans on company's policies assigned as collateral	10,310,151.15
Premium notes on policies in force	2,047,699.39
Book value of bonds	25,000.00
Cash in company's office	7,138.42
Deposits in trust companies and banks, not on interest	40,921.85
Deposits in trust companies and banks on interest	846,577.68
Total ledger assets	$ 71,462,653.55

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,192,500.22	
Interest due and accrued on bonds	125.00	
Interest due and accrued on premium notes, policy loans or liens	410,708.79	
Rents due and accrued on company's property or lease	286.30	$ 2,603,620.31
Market value of bonds and stocks over book value		406.25

	New Business.	Renewals.
Gross premiums due and unreported	$ 1,707.57	$ 467,491.76

Gross deferred premiums ...	11,841.21	97,552.44	
Total	$ 13,548.78	$ 565,044.20	
Deduct loading	2,709.76	113,008.84	
Net uncollected and deferred premiums	$ 10,839.02	$ 452,035.36	$ 462,874.38
Gross assets			$ 74,529,554.49

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over the market value	$ 5,588.21
Total admitted assets	$ 74,523,966.28

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st of December, 1909.....	$ 60,406,879.00	
Deduct net value of risks reinsured.....	595,810.00	
Net reserve		59,811,069.00
Present value of supplementary contracts, not involving life contingencies		$ 728,836.00
Death losses in process of adjustment, or adjusted not due	$ 17,605.00	
Death losses reported, no proofs received	87,391.00	
Matured endowments due and unpaid	3.277.00	
Death losses and other policy claims resisted	30,000.00	
Total policy claims		$ 138,273.00
Dividends left with the company to accumulate at interest		17.02
Premiums paid in advance, including surrender values so applied		117,203.23
Unearned interest and rent paid in advance		823.51
Commissions due agents on premium notes when paid		252,775.48
Commissions to agents due or accrued		7,210.54
Cost of collection on uncollected and deferred premiums in excess of loading.....		2,600.53
State, county and municipal taxes due or accrued		133,168.32
Dividends and other profits due policy holders		62,726.44
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		1,264,585.89
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		64,680.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		9,653,205.00
Reserve or surplus funds not otherwise included in liabilities ..		729,037.85
Other liabilities		87,128.96
Cash capital		$ 500,000.00
Unassigned funds (surplus)		970,625.51
Total liabilities		$ 74,523,966.28

EXHIBIT OF POLICIES.

(Including paid for Business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	114,857	$216,624,555.00		

Endowment	22,055	35,973,608.00		
All other	5,531	14,469,125.00		
Additions by dividends		2,000,012.00	142,443	$269,067,300.00
New policies issued during the year.				
Whole life	9,266	$ 22,371,855.00		
Endowment	2,373	3,832,640.00		
All other	1,313	4,995,950.00		
Additions by dividends		523,070.00	12,952	$ 31,723,515.00
Old policies revived.				
Whole life	253	$ 521,095.00		
Endowment	51	100.000.00		
All other	33	116,109.00		
Additions by dividends		2,096.00	337	$ 739,300.00
Old policies increased.				
Whole life		$ 34,130.00		
Endowment		1,634.00		
All other		4,500.00		$ 40,264.00
Total			155,732	$301,570,379.00
Policies terminated during the year.				
Whole life	5,242	$ 11,424,193.00		
Endowment	1,140	2,057,826.00		
All other	1,092	3,011,732.00		
Additions by dividends		169,800.00	7,474	$ 16,663.551.00
Mode of termination.				
By death	1,165	$ 2,625,663.00		
maturity	841	1,359,508.00		
expiry	525	1,039,927.00		
surrender	916	2,232,964.00		
lapse	4,027	8,755,545.00		
decrease		649,944.00		
Total	7,474	$ 16,663,551.00		
Policies and additions in force December 31, 1909.				
Whole life	118,094	$226,720,749.00		
Endowment	23,252	37,731,330.00		
All other	6,912	18,099.371.00		
Additions by dividends		2,355,378.00	148,258	$284,906,828.00
Policies reinsured			565	7,186,426.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	1,021	$ 1,773,648.00
Policies issued during year	135	366,300.00
Total	1,156	$ 2,139,948.00
Ceased to be in force	101	220,744.00
Policies in force December 31, 1909	1,055	$ 1,919,204.00
Losses and claims incurred during year	14	19,606.85
Total	14	19,606.85
Losses and claims settled during year	13	18.606.85
Losses and claims unpaid December 31, 1909	1	1,000.00
Premiums received		59,664.55

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, MAINE.

Incorporated July 17. 1848; Commenced Business October 1, 1849.

FRED E. RICHARDS, President. **J. FRANK LANG, Secretary.**

INCOME.

First year's premiums on original policies.....	$ 116,737.77	
Total first year's premiums on original policies	$ 116,737.77	
Dividends applied to purchase paid up additions and annuities	33,959.20	
Surrender values applied to purchase paid up insurance and annuities	15,499.35	
Consideration for original annuities involving life contingencies	1,000.00	
Total new premiums	167,196.32	
Renewal premiums	$ 1,980,674.35	
Dividends applied to pay renewal premiums.....	51,715.06	
Renewal premiums for deferred annuities.....	7,364.32	
Total renewal premiums.....	$ 2,039,753.73	
Total premium income		$ 2,206,950.05
Consideration for supplementary contracts not involving life contingencies		5,620.10
Dividends left with the company to accumulate at interest.....		445.59
Gross interest on mortgage loans	$ 55,749.13	
Gross interest on collateral loans	63,284.26	
Gross interest on bonds and dividends on stocks..	425,763.71	
Gross interest on premium notes, policy loans or liens	51,444.50	
Gross interest on deposits in trust companies and banks	3,899.07	
Gross interest on other debts due the company..	1,620.77	
Gross discount on claims paid in advance.....	107.84	
Gross rents, including $10,300.00 for company's occupancy of its own buildings	51,804.26	$ 653,673.54
From other sources		22,923.06
From agents' balances previously charged off.....		350.00
Gross profit on sale or maturity of real estate, $1,957.29; bonds, $17,649.18; stocks, $33,604.47		53,210.94
Total income		$ 2,943,173.28
Ledger assets December 31, 1908.....		14,419,551.29
Total		$ 17,362,724.57

DISBURSEMENTS.

Death claims, $676,606.08, additions, $8,729.24	$ 685,335.32	
Matured and discounted endowments, $153,531.33; additions, $7,773.89	161,305.22	
Net amount paid for losses, matured and discounted endowments		$ 846,640.54

Annuities involving life contingencies		2,715.62
Premium notes voided by lapse		11,626.55
Loans to policy holders, company's policies as collateral		84,309.92
Surrender values paid in cash, or applied in liquidation of loans or notes		143,215.36
Surrender values applied to pay renewal premiums		7,364.32
Surrender values applied to purchase paid up insurance and annuities		15,499.35
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		39,692.27
Dividends applied to pay renewal premiums		51,715.06
Dividends applied to purchase paid up additions and annuities		38,959.20
Dividends left with the company to accumulate at interest		445.59
Total paid policy holders	$ 1,237,183.78	
Expenses of investigation and settlement of policy claims including $1,307.75 for legal expenses	$	1,308.35
Supplementary contracts not involving life contingencies		5,770.26
Dividends held on deposit surrendered during the year		2.26
Commissions to agents		173,514.82
Branch office expenses including salaries of managers and clerks		29,583.87
Agency supervision, traveling and all other agency expenses		21,522.73
Medical examiners' fees		8,146.25
Salaries and all other compensation of officers, directors, trustees and home office employes		88,405.23
Rents, including $10,300.00 for company's occupancy of its own buildings		24,845.50
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		16,085.53
Legal expenses		8,943.77
Furniture, fixtures and safes		823.49
Repairs and expenses on real estate		29,301.39
Taxes on real estate		11,797.90
State taxes on premiums		38,006.09
Insurance department licenses and fees		3,796.26
All other licenses, fees and taxes		2,283.05
All other disbursements		9,355.78
Agents' balances charged off		4,155.93
Gross loss on sale or maturity of bonds, $2,718.91; stocks, $23,909.00	$	26,627.91
Gross decrease by adjustment, in book value of bonds		500.85
Total disbursements	$	1,741,961.00
Balance	$	15,620,763.57

LEDGER ASSETS.

Book value of real estate	$	1,006,252.37
Mortgage loans on real estate		1,119,861.55
Loans secured by pledge of bonds, stocks or other collateral		1,201,950.35
Loans on company's policies assigned as collateral		1,168,475.30
Premium notes on policies in force		43,664.00
Book value of bonds, $8,473,115.50; stock, $2,043,367.39		10,516,482.89
Temporary notes taken for renewal premiums		168,624.92
Cash in company's office		171.11
Deposits in trust companies and banks, not on interest		26,538.92
Deposits in trust companies and banks on interest		461,719.12
Agents' balances		7,023.04
Total ledger assets	$	15,620,763.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 17,724.07	
Interest due and accrued on bonds	116,386.57	
Interest due and accrued on collateral loans	4,951.37	
Interest due and accrued on premium notes, policy loans or liens	31,192.07	
Rents due and accrued on company's property or lease	3,288.23	173,542.31
Market value of bonds and stocks over book value		26,368.80

	New Business.	Renewals.	
Gross premiums due and unreported	$ 2,710.51	$ 203,590.41	
Gross deferred premiums	6,802.91	124,874.48	
Total	$ 9,513.42	$ 328,464.89	
Deduct loading	2,092.95	72,262.28	
Net uncollected and deferred premiums	$ 7,420.47	$ 256,202.61	$ 268,623.08
All other assets			100.24
Gross assets			$ 16,084,397.50

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 7,023.04	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	969.00	
		$ 7,992.04
Total admitted assets		$ 16,076,405.46

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the company on the 31st day of December, 1909	$ 14,527,552.00	
Deduct net value of risks reinsured	3,366.00	
Net reserve		$ 14,524,186.00
Present value of supplementary contracts, not involving life contingencies		$ 42,160.00
Death losses in process of adjustment, or adjusted, not due	$ 34,668.34	
Death losses reported, no proofs received	74,181.48	
Matured endowments due and unpaid	2,154.45	
Death losses and other policy claims resisted	1,000.00	
Total policy claims		$ 112,004.27
Dividends left with the company to accumulate at interest		451.16
Premiums paid in advance, including surrender values so applied		2,058.14
Unearned interest and rent paid in advance		3,334.64
Commissions due agents on premium notes when paid		3,500.00
Commissions to agents due or accrued		550.00
Cost of collection on uncollected and deferred premiums in excess of loading		2,500.00
Salaries, rents, commissions and other accounts, due or accrued		5,000.00

Medical examiners' and legal fees due or accrued	5,600.00
State, county and municipal taxes due or accrued	35,000.00
Dividends or other profits due policy holders	10,425.64
Unassigned funds (surplus)	$ 1,829,635.61
Total liabilities	$ 16,076,405.46

EXHIBIT OF POLICIES.

(Including paid for Business only.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total. Number.	Total. Amount.
Whole life	27,283	$ 38,521,820.00		
Endowment	12,534	15,927,597.00		
All other	3,557	6,072,253.00		
Additions by dividends		435,296.00	43,374	$ 60,956,966.00
New policies issued during the year.				
Whole life	1,539	$ 2,497,500.00		
Endowment	387	462,000.00		
All other	223	650,337.00		
Additions by dividends		58,180.00	2,149	$ 3,668,017.00
Old policies revived.				
Whole life	41	$ 88,000.00		
Endowment	17	14,667.00		
All other	9	17,000.00		
Additions by dividends		1,491.00	67	$ 121,158.00
Old policies increased.				
Whole life	3	$ 2,000.00		
Endowment	28	18,563.00		
All other	2	2,000.00	33	$ 22,563.00
Total			45,623	$ 64,768,704.00
Policies terminated during the year.				
Whole life	1,118	$ 1,714,628.00		
Endowment	628	898,548.00		
All other	922	1,425,086.00		
Additions by dividends		46,247.00	2,668	4,084,504.00
Mode of termination.				
By death	459	$ 728,809.00		
maturity	125	161,543.00		
expiry	785	1,123,770.00		
surrender	498	713,642.00		
lapse	769	1,190,125.00		
decrease	32	166,615.00		
Total	2,668	$ 4,084,504.00		
Policies and additions in force December 31, 1909.				
Whole life	27,436	$ 39,057,623.00		
Endowment	12,060	16,216,645.00		
All other	3,459	5,961,212.00		
Additions by dividends		448,720.00	42,955	$ 60,684,200.00
Policies reinsured			3	$ 20,000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	878	$ 1,177,660.42
Policies issued during year	177	256,287.33
Total	1,055	$ 1,433,947.75
Ceased to be in force	146	204,153.47
Policies in force December 31, 1909	909	$ 1,229,794.28
Losses and claims incurred during year	9	11,281.38
Total	9	$ 11,281.38
Losses and claims settled during year	8	8,281.38
Losses and claims unpaid December 31, 1909	1	$ 3,000.00
Premiums received		$ 44,932.90

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1850. Commenced Business, March, 1850.

DR. JOHN P. MUNN, President. A. WHEELWRIGHT, Secretary.

Cash Capital, $264,000.00.

INCOME.

First year's premiums on original policies	$ 30,602.64	
Surrender values applied to pay first year's premiums	265.98	
Total first year's premiums on original policies	$ 30,868.62	
Dividends applied to purchase paid up additions and annuities	6,943.49	
Surrender values applied to purchase paid up insurance and annuities	26,146.93	
Total new premiums	$ 63,959.04	
Renewal premiums	$ 879,246.67	
Dividends applied to pay renewal premiums	12,453.45	
Dividends applied to shorten endowment or premium paying period	58,88	
Surrender values applied to pay renewal premiums	494.45	
Renewal premiums for deferred annuities	2,334.00	
Total renewal premiums	$ 894,587.45	
Total premium income		958,546.49
Gross interest on mortgage loans	$ 209,740.85	
Gross interest on collateral loans	3,000.00	
Gross interest on bonds and dividends on stocks	127,708.68	
Gross interest on premiums notes, policy loans or liens	81,294.69	

Gross interest on deposits in trust companies and banks	1,792.85	
Gross interest on other debts due the company	375.82	
Gross rents	24,961.46	448,874.35
From other sources		11.80
From agents' balances previously charged off		.66
Gross profit on sale or maturity of bonds		85,180.12
Gross increase, by adjustment, in book value of bonds		10,028.13
Total income		$ 1,502,641.55
Ledger assets December 31, 1908		8,554,593.72
Total		$ 10,057,235.27

DISBURSEMENTS.

Death claims, $615,101.89; additions, $4,555.78	$ 619,657.67	
Matured endowments,	99,552.00	
Net amount paid for losses and matured endowments		$ 719,209.67
Annuities involving life contingencies		17,743.23
Premium notes voided by lapse		81,626.93
Surrender values paid in cash or applied in liquidation of loans or notes		351,926.91
Surrender values applied to pay new premiums		265.98
Surrender values applied to pay renewal premiums		494.45
Surrender values applied to purchase paid up insurance and annuities		26,146.93
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		62,812.54
Dividends applied to pay renewal premiums		12,453.45
Dividends applied to shorten the endowment or premium paying period		58.88
Dividends applied to purchase paid up additions and annuities		6,943.49
Total paid policy holders	$ 1,279,682.46	
Expenses of investigation and settlement of policy claims including $5,021.71 for legal expenses		5,036.71
Supplementary contracts not involving life contingencies		3,433.34
Interest paid to stockholders		18,480.00
Commissions to agents		76,565.67
Branch office expenses, including salaries of managers and clerks		15,802.08
Agency supervision, traveling and all other agency expenses		6,362.05
Medical examiners' fees, $2,428.00; inspection risks, $280.50		2,708.50
Salaries and all other compensation of officers, directors, trustees and home office employes		67,340.14
Rents		29,041.79
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		20,715.70
Legal expenses		3,075.39
Furniture, fixtures and safes		515.63
Repairs and expenses on real estate		17,224.99
Taxes on real estate		6,266.96
State taxes on premiums		11,224.98
Insurance department licenses and fees		1,093.82
All other licenses, fees and taxes		976.41
All other disbursements		6,192.53
Agents' balances charged off		2.50
Gross loss on sale or maturity of real estate, $25,087.82; bonds $17.81		25,105.63

Gross decrease by adjustment in book value of bonds.....		6,014.13
Total disbursements		$ 1,602,861.41
Balance		8,454,373.86

LEDGER ASSETS.

Book value of real estate		$ 277,668.15
Mortgage loans on real estate		3,887,775.00
Loans on company's policies assigned as collateral.....		1,267,085.95
Premium notes on policies in force		54,161.00
Book value of bonds, $2,680,473.67; stock, $113,182.70.....		2,793,656.37
Cash in company's office		1,363.57
Deposits in trust companies and banks, not on iterest.....		10,861.34
Depositsh in trust companies and banks on interest.....		159,364.78
Agents' balances		2,437.70
Total ledger assets		$ 8,454,373.86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	$ 34,223.46	
Interest due and accrued on bonds.....	36,173.46	
Interest due and accrued on premium notes, policy loans or liens	21,291.92	
Interest due and accrued on other assets.....	195.00	
		$ 91,883.84
Market value of real estate over book value.....		7,331.85
	Renewals.	
Gross premiums due and unreported.....	$ 78,294.24	
Gross deferred premiums	18,850.85	
Total	$ 97,145.09	
Deduct loading	21,371.92	
Net uncollected and deferred premiums.....		$ 75,773.17
Gross assets		$ 8,629,362.72

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 2,437.70	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	1,798.55	
Book value of ledger assets over the market value	50,070.87	54,307.12
Total admitted assets.....		$ 8,575,055.60

LIABILITIES.

Net present value of all the outstanding policies in force as computed by the N. Y. Ins. Dept. on the 31st of December, 1909.....	$ 7,945,823.00	
Deduct net value of risks reinsured.....	56,642.00	
Net reserve		7,889,181.00

Present value of supplementary contracts, not involving life contingencies		$ 43,818.00
Surrender values claimable on policies cancelled		11,628.28
Death losses in process of adjustment, or adjusted, not due	$ 20,816.87	
Death losses reported, no proofs received	35.117.10	
Matured endowments due and unpaid	9,920.00	
Death losses and other policy claims resisted	1,000.00	
Total policy claims		$ 66,853.97
Premiums paid in advance, including surrender values so applied		1,500.28
Unearned interest and rent paid in advance		24,552.93
Commissions due agents on premium notes when paid		8,052.10
Commissions to agents due or accrued		1,709.01
Salaries, rents, commissions and other accounts, due or accrued		1,200.00
Medical examiners' and legal fees due or accrued		2,594.00
Dividends or other profits due policy holders		16,883.33
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1910		53.98
Dividends declared or apportioned to deferred dividend policies payable to policy holders during 1910		3,762.00
Other liabilities		9,240.00
Cash capital		$ 264,000.00
Unassigned funds (surplus)		230,026.72
Total liabilities		8,575,055.60

EXHIBIT OF POLICIES.

(Including paid for business.)

Policies and additions in force December 31, 1908.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	11,065	$ 20,848,998.00		
Endowment	2,700	4,184,725.00		
All other	3,493	7,563,341.00		
Additions by dividends		92,843.00	17,258	$ 32,689,907.00
New policies issued during the year.				
Whole life	344	$ 686,500.00		
Endowment	112	131,700.00		
All other	332	791,750.00		
Additions by dividends		8,232.00	788	1,618,182.00
Old policies revived.				
Whole life	41	$ 82,500.00		
Endowment	9	11,000.00		
All other	4	9,500.00		
			54	103,000.00
Old policies increased.				
Whole life	72	$ 82,624.00		
Endowment	11	4,226.00		
All other	79	51,237.00		
			162	138,087.00
Total			18,262	$ 34,549,176.00
Policies terminated during the year.				
Whole life	936	$ 1,964,417.00		

Endowment	234	447,995.00		
All other	423	1,136,959.00		
Additions by dividends		12,075.00	1,593	3,561,446.00
Mode of termination.				
By death	271	$ 606,462.00		
maturity	58	99,685.00		
expiry	211	577,811.00		
surrender	384	780,159.00		
lapse	655	1,403,377.00		
decrease	14	93,952.00		
Total	1,593	$ 3,561,446.00		
Policies and additions in force December 31, 1909.				
Whole life	10,605	$ 19,792,205.00		
Endowment	2,590	3,872,656.00		
All other	3,474	7,233,869.00		
Additions by dividends		89,000.00	16,669	$ 30,987,730.00
Policies reinsured			29	279.000.00

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR.

	Number.	Amount.
Policies in force December 31, previous year	105	$ 204,185.00
Policies issued during year	6	15,575.00
Total	111	$ 219,760.00
Ceased to be in force	9	20,000.00
Policies in force December 31, 1909	102	$ 199,760.00
Losses and claims incurred during year	3	3,660.00
Total	3	$ 3,660.00
Losses and claims settled during year	2	2,660.00
Losses and claims unpaid December 31, 1909	1	1,000.00
Premiums received		$ 4,302.59

MISCELLANEOUS INSURANCE COMPANIES.

. . . 1909 . . .

Abstracts compiled from the annual statements of the companies transacting Accident, Health, Liability, Fidelity, Surety, Plate Glass, Steam Boiler, Burglary and Theft, Credit, Sprinkler, Title, Fly Wheel, Automobile Property Damage and Workmen's Collective Business in the State of West Virginia, showing their condition on the Thirty-first day of December, 1909.

AETNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1820; Commenced Business, October, 1850.

M. G. BULKELEY, President. C. E. GILBERT, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

Net premiums received, viz:		
Accident		$ 1,638,435.68
Health		812,389.55
Liability		3,619,585.82
Workmen's collective		57,266.18
Net premium income		$ 5,627,627.18
Gross interest on mortgage loans	$ 94,685.91	
Gross interest on bonds and dividends on stocks	65,663.00	
Gross interest on deposits in trust companies and banks	10,123.80	
Gross interest from all other sources	3,117.67	173,590.88
Total income		$ 5,801,217.56
Ledger assets December 31, 1908		4,782,875.23
Total		$ 10,584,092.79

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 620,353.89	
Health	113,453.00	
Liability	1,716,884.21	
Workmen's collective	18,409.05	
Total		$ 2,469,100.15
Investigation and adjustment of claims		205,697.61
Commissions or brokerage		1,362,378.36
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		203,815.62
Salaries, traveling and all other expenses of agents not paid by commissions		75,514.12
Medical examiners' fees and salaries		11,675.54
Inspections (other than medical and claim)		111,224.52
Rent, including $7,500.00 for company's occupancy of its own buildings		59,439.36
State taxes on premiums		75,033.54
Insurance department licenses and fees		3,356.37
All other licenses, fees and taxes		3,539.14
Legal expenses		2,342.47
Advertising		33,119.45
Printing and stationery		58,286.29
Postage, telgeraph, telephone and express		54,496.29
Furniture and fixtures		19,852.94
Interest or dividends to stockholders		100,000.00
Other disbursements		22,640.25
Total disbursements		$ 4,871,512.02
Balance		$ 5,712,580.77

LEDGER ASSETS.

Mortgage loans on real estate		$ 2,417,383.49
Book value of bonds and stocks		1,958,232.50
Cash in company's office		80,640.16
Deposits in trust companies and banks not on interest		196,139.22
Deposits in trust companies and banks on interest		385,483.67
Bills receivable		33,876.09
Premiums in course of collection		640,825.64
Total ledger assets		$ 5,712,580.77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 67,423.18	
Interest due and accrued on bonds	14,769.99	
Interest due and accrued on other assets	933.80	$ 83,126.97
Gross assets		$ 5,795,707.74

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 33,876.09	
Gross premiums in course of collection written prior to October 1, 1909	167,366.15	
Book value of ledger assets over market value	98,990.50	$ 300,232.74
Total admitted assets		$ 5,495,475.00

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.
Accident	$ 5,168.30	$44,680.27	$38,900.00	$66,623.12
Health	1,103.18	3,431.16	3,000.00	500.00
Totals	$ 6,271.48	$53,001.43	$41,900.00	$67,123.12

Net unpaid claims except liability claims	$ 168,296.03
Special reserve for unpaid liability losses	1,343,500.00
Total unpaid claims and expenses of settlement	$ 1,511,796.03
Unearned premiums on outstanding risks	2,086,209.44
Commissions and other charges due or to become due to agents or brokers	131,822.46
Salaries rents, expenses, bills accounts, fees, etc., due or accrued.	10,000.00
State, county and municipal taxes due or accrued	73,101.85
Reinsurance	15,001.92
Advance premiums	2,980.76
Total of all liabilities except capital	$ 3,830,912.46
Surplus over all liabilities	1,664,562.54
Total liabilities	$ 5,495,475.00

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 1,366,898.15	$ 257,231.85
Written or renewed during the year	1,876,661.36	386,597.64
Totals	$ 3,243,559.51	$ 643,829.49

Expired and cancelled	1,851,266.34	344,364.93
In force at end of the year	$ 1,392,293.17	$ 299,464.56
Deduct amount reinsured	1,029.10	205.00
Net premiums in force	$ 1,391,264.07	$ 299,259.56
	Liability.	Workmen's Collective.
In force December 31, 1908	$ 2,083,521.88	$ 26,642.43
Written or renewed during the year	4,000,662.98	55,124.88
Totals	$ 6,084,184.86	$ 81,767.31
Expired and cancelled	3,696,453.09	69,805.81
In force at end of the year	$ 2,387,731.77	$ 11,961.50
Net premiums in force	$ 2,387,731.77	$ 11,961.50

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 36,313,736.90
Total losses (less reinsurance) paid from organization of company	15,598,479.73
Total cash dividends declared from organization of company	668,750.00
Total losses (less reinsurance) incurred during the year	2,379,561.32

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 6,070.53	$ 1,524.85
Health	2,436.59	863.55
Liability	7,770.09	2,283.25
Totals	$ 16,277.21	$ 4,671.65

AETNA ACCIDENT AND LIABILITY COMPANY.

HARTFORD, CONN.

Incorporated May 2, 1883. Commenced business, May 26, 1907.

M. G. BULKELEY, President. J. S. ROWE, Secretary.

Cash Capital, $500,000.00

INCOME.

Net premiums received, viz.:		
Plate glass	$ 30,790.11	
Burglary and theft	58,574.38	
Fly wheel	2,280.61	
Auto. property damage	188,047.60	
Net premium income		$ 279,692.70
Gross interest on mortgage loans	$ 22,483.45	
Gross interest on collateral loans	1,600.00	

Gross interest on bonds and dividends on stocks	9,536.11	
Gross interest on deposits in trust companies and banks	6.62	
		33,626.18
Total income		$ 313,318.88
Ledger assets December 31, 1908		777,715.74
Total		$ 1,091,034.62

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Plate glass	$ 4,202.02	
Burglary and theft	7,035.98	
Auto. property damage	68,456.19	
Total		$ 79,694.19
Commissions or brokerage		$ 61,416.73
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		10,636.01
Salaries, traveling and all other expenses of agents not paid by commissions		4,630.75
Inspections (other than medical and claim)		1,257.94
Rent—including $500.00 for company's occupancy of its own buildings		544.50
State taxes on premiums		963.86
Insurance department licenses and fees		2,893.73
All other licenses, fees and taxes		7,275.53
Legal expenses		574.47
Advertising		2,004.35
Printing and stationery		8,098.27
Postage, telegraph, telephone and express		1,222.47
Furniture and fixtures		498.07
Interest or dividends to stockholders		20,000.00
Other disbursements		155.83
Total disbursements		$ 201,861.70
Balance		889,172.92

LEDGER ASSETS.

Mortgage loans on real estate	$ 472,000.00
Loans secured by collateral	25,000.00
Book value of bonds	262,281.25
Cash in company's office	7,988.10
Deposits in trust companies and banks not on interest	75,531.13
Premiums in course of collection	44,890.93
Bills receivable	1,481.51
Total ledger assets	$ 889,172.92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,974.72	
Interest due and accrued on bonds	2,125.00	
Interest due and accrued on collateral loans	275.00	
		8,374.72
Gross assets		$ 891,547.64

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,481.51	
Gross premiums in course of collection written prior to October 1, 1909	5,927.72	
Book value of ledger assets over market value	4,156.25	11,565.48
Total admitted assets		895,982.16

LIABILITIES.

Losses and claims---

	In process of adjustment.	Resisted.	
Plate glass	$ 940.28		
Burglary and theft	917.50	455.82	
Auto property damage	14,785.78	5,200.00	
Totals	$ 16,643.56	$ 5,655.82	$ 22,299.38
Deduct reinsurance			205.81
Net unpaid claims except liability claims			2,093.57
Total unpaid claims and expenses of settlement			$ 22,093.57
Unearned premiums on outstanding risks			132,455.87
Commissions and other charges due or to become due to agents or brokers			10,656.06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.			1,000.00
State, county and municipal taxes due or accrued			10,428.27
Reinsurance			1,171.36
Total of all liabilities except capital			$ 177,805.13
Capital actually paid up in cash		$ 500,000.00	
Surplus over all liabilities		208,177.03	
Surplus as regards policy holders			708,177.03
Total liabilities			$ 885,982.16

EXHIBIT OF PREMIUMS.

	Burglary and Theft.	Plate Glass.
In force December 31, 1908	$ 3,150.46	$ 798.03
Written or renewed during the year	71,403.87	35,309.86
Totals	$ 74,554.33	$ 36,107.89
Expired and cancelled	17,206.60	6,090.94
In force at end of the year	57,347.73	$ 30,016.95
Deduct amount reinsured	3,787.06	
Net premiums in force	$ 53,560.67	$ 30,016.95

	Auto. Property Damage.	Fly Wheel.
In force December 31, 1908	$ 51,559.41	
Written or renewed during the year	225,122.12	$ 2,876.99
Totals	$ 276,681.53	$ 2,876.99
Expired and cancelled	105,651.80	596.38
In force at end of the year	$ 171,029.73	$ 2,280.61
Net premiums in force	$ 171,029.73	$ 2,280.61

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	286,755.61
Total losses (less reinsurance) paid from organization of company.		86,829.47
Total cash dividends declared from organization of company.....		40,000.00
Par value of company's stock owned by the directors.....		150,000.00
Amount loaned to directors or other officers		14,000.00
Total losses (less reinsurance) incurred during the year.....		94,658.96

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Plate Glass	$ 78.44	
Burglary and theft	57.08	
Auto. property damage	191.42	$ 73.60
Totals	$ 326.94	$ 73.60

AETNA INDEMNITY COMPANY.

HARTFORD, CONN.

Incorporated March, 1897; Commenced Business, May, 1897.

BEEKMAN HUNT, President. CHARLES I. BROOKS, Secretary.

Cash Capital, $250,225.00.

INCOME.

Net premiums received, viz:			
Accident	$	27,003.28	
Health		15,708.87	
Fidelity		82,956.95	
Surety		310,805.37	
Plate glass		134,481.56	
Burglary and theft		134,683.21	
Net premium income			$ 705,639.24
Gross interest on mortgage loans	$	3,100.68	
Gross interest on bonds and dividends on stocks		21,185.11	
Gross interest on deposits in trust companies and banks		756.71	
Gross interest from all other sources		100.91	$ 25,143.41
From other sources			$ 66,192.41
Gross profit on sale or maturity of bonds, Gross profit on sale or maturity of bonds, $87.50; stocks, $2,-793.96			2,881.46
Total income			$ 799,856.52
Ledger assets December 31, 1908			861,401.00
Increase of capital during year			225.00
Total			$ 1,661,482.52

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 16,486.67	
Health	1,016.86	
Fidelity	27,667.15	
Surety	114,958.98	
Plate glass	37,982.55	
Burglary and theft	54,859.01	
Total		$ 252,971.22
Investigation and adjustment of claims		36,243.50
Commissions or brokerage		155,626.32
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		99,620.23
Salaries, traveling and all other expenses of agents not paid by commissions		23,765.59
Medical examiners' fees and salaries		47.00
Inspections (other than medical and claim)		77.30
Rent		16,371.33
Taxes on real estate		178.62
State taxes on premiums		7,505.44
Insurance department licenses and fees		7,028.56
All other licenses, fees and taxes		5,327.73
Legal expenses		12,002.34
Advertising		2,001.76
Printing and stationery		18,420.68
Postage, telegraph, telephone and express		15,216.26
Furniture and fixtures		2,678.87
Interest or dividends to stockholders		595.94
Other disbursements		31,720.29
Agents' balances charged off		40.87
Gross loss on sale or maturity or real estate, $283.17; bonds, $2,431.25		2,714.42
Total disbursements		$ 690,159.77
Balance		$ 971,322.75

LEDGER ASSETS.

Book value of real estate	$ 5,101.26
Mortgage loans on real estate	66,482.82
Book value of bonds and stocks	678,678.68
Cash in company's office	11,914.94
Deposits in trust companies and banks not on interest	12,128.58
Deposits in trust companies and banks on interest	16,248.39
Other ledger assets	9,442.38
Premiums in course of collection	171,325.70
Total ledger assets	$ 971,322.75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 241.29	
Interest due and accrued on bonds	4,565.40	$ 4,806.69
Market value of real estate over book value		2,985.47
Other non-ledger assets		857.77
Gross assets		$ 979,972.68

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 64,623.04	
Book value of ledger assets over market value	35,563.35	$ 100,186.39
Total admitted assets		$ 879,786.29

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.	
Accident		$ 227.50	$ 535.00		
Health	$ 10.00	540.00	285.00		
Fidelity		575.76		12,000.00	
Surety		9,670.71		196,237.76	
Plate glass		1,986.77			
Burglary and theft		6,104.62	1,844.50	4,289.65	
Totals	$ 10.00	$19,105.36	$ 2,664.50	$212,527.41	$ 234.307.27
Deduct reinsurance					81,161.33
Net unpaid claims except liability claims					$ 153,145.94
Unearned premiums on outstanding risks					284,053.58
Commissions and other charges due or to become due to agents or brokers					28,573.88
Due and to become due for borrowed money					65,000.00
Return premiums					5,375.10
Reinsurance					6,766.13
Advance premiums					643.01
Other liabilities					273.72
Total of all liabilities except capital					$ 543,831.86
Capital actually paid up in cash				$ 250,225.00	
Surplus paid in by stockholders				85,729.93	
Surplus as regards policyholders					$ 335,954.93
Total liabilities					$ 879,786.29

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 322.25	$ 167.50
Written or renewed during the year	33,900.21	19,524.50
Totals	$ 34,222.46	$ 19,692.00
Expired and cancelled	9,507.24	5,534.15
In force at end of the year	$ 24,715.22	$ 14,157.85
Deduct amount reinsured	807.75	442.50
Net premiums in force	$ 23,907.47	$ 13,715.35
	Fidelity.	Surety.
In force December 31, 1908	$ 83,375.93	$ 253,935.08
Written or renewed during the year	81,197.34	295,845.46
Totals	$ 164,573.27	$ 549,780.54

Expired and cancelled	87,110.06	293,213.08
In force at end of year	$ 77,463.21	$ 256,567.46
Deduct amount reinsured	5,514.79	27,782.06
Net premiums in force	$ 71,948.42	$ 228,785.40
Amount at risk December 31, 1908	20,675,741.00	58,606,098.00
..	Burglary and theft.	Plate glass.
In force December 31, 1908	$ 188,760.09	$ 109,200.29
Written or renewed during the year	165,583.59	135,875.06
Totals	$ 354,343.68	$ 245,075.35
Expired and cancelled	195,249.32	141,360.44
In force at end of the year	$ 159,094.36	$ 103,714.91
Deduct amount reinsured	21,784.62	53.23
Net premiums in force	$ 137,309.74	$ 103,661.68

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 4,134,256.74
Total losses (less reinsurance) paid from organization of company	1,465,094.51
Par value of company's stock owned by the directors a	4,450.00
Total losses (less reinsurance) incurred during the year	180,541.98

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 58.75	
Plate glass	241.31	$ 150.35
Burglary and theft	195.14	
Totals	$ 495.20	$ 150.35

AMERICAN ASSURANCE COMPANY.

PHILADELPHIA, PENNSYLVANIA.

Incorporated September 30, 1903; Commenced Business October 1, 1903.

REINHOLD R. KOCH, President. D. T. RICKMAN, Secretary.

Cash Capital, $175,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 107,275.83	
Health	107,817.41	
Life	53,911.70	
Net premium income		$ 269,004.94
Policy fees		30,126.00
Premiums in course of collection		6,246.61

Gross interest on mortgage loans	$ 89.06	
Gross interest on bonds and dividends on stocks.	9,548.25	
Gross interest on deposits in trust companies and banks	98.02	
Gross interest from all other sources	.49	
Gross rents, including $5,600.00 for company's occupancy of ts own buildings	4,970.00	14,705.82
From other sources		5,187.59
Gross profit on sale or maturity of real estate, $1,904.28; printing plant, $561.74		2,466.02
Total income		$ 327,736.98
Ledger assets December 31, 1908		326,661.49
Total		$ 654,398.47

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 35,540.73	
Health	32,642.10	
Life	11,517.00	
,Total		$ 79,699.83
Investigation and adjustment of claims		$ 1,876.08
Policy fees retained by agents		30,126.00
Commissions or brokerage		77,064.38
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		36,759.37
Salaries, traveling and all other expenses of agents not paid by commissions		38,692.15
Medical examiners' fees and salaries		531.60
Rent—including $3,600 for company's occupancy of its own buildings		8,243.27
Repairs and expenses on real estate		2,348.90
Taxes on real estate		600.00
State taxes on premiums		2,254.84
Insurance department licenses and fees		906.65
All other licenses, fees and taxes		1,631.70
Legal expenses		539.45
Advertising		698.09
Printing and stationery		9,113.64
Postage, telegraph, telephone and express		4,548.70
Interest or dividends to stockholders		14,000.00
Other disbursements		10,655.21
Agents' balances charged off		856.37
Gross decrease, by adjustment, in book value of bonds		341.88
Total disbursements		$ 321,478.11
Balance		$ 332,920.36

LEDGER ASSETS.

Book value of real estate	$ 68,569.41
Book value of bonds	225,652.03
Cash in company's office	3,762.36
Deposits in trust companies and banks on interest	13,563.31
Premiums in course of collection	6,246.61
Other ledger assets	15,126.64
Total ledger assets	$ 332,920.36

NON-LEDGER ASSETS.

Interest due and accrued on bonds and other assets		$ 1,876.17
Other non-ledger assets		$ 1,980.00
Gross assets		336,776.53

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 7,162.26	
Supplies, printed matter and stationery	1,980.00	
Book value of ledger assets over market value	10,722.35	$ 19,864.61
Total admitted assets		$ 316,811.92

LIABILITIES.

	Reported, no proofs.	
Losses and claims—		
Accident	$ 4,241.38	
Health	3,573.35	
Life	1,472.00	
Totals	$ 9,286.73	
Net unpaid claims except liability claims	$ 9,286.73	
Unearned premiums on outstanding risks		6,991.00
Commissions and other charges due or to become due to agents or brokers		1,249.32
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		209.27
State, county and municipal taxes due or accrued		345.21
Dividends due stockholders		8.55
Interest due or accrued		197.00
Advance premiums		1,714.51
Other liabilities		94,179.40
Total of all liabilities except capital		$ 114,180.99
Capital actually paid up in cash	175,000.00	
Surplus over all liabilities	27,630.93	
Surplus as regards policy holders		202,630.93
Total liabilities		$ 316,811.92

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 4,899.30	$ 5,160.86
Written or renewed during the year	105,659.94	106,053.49
Totals	$ 110,559.24	$ 111,214.35
Expired and cancelled	103,270.42	104,521.17
In force at end of the year	$ 7,288.82	$ 6,693.18

	Life.
In force December 31, 1908	$ 9,803.90
Written or renewed during the year	53,066.75
Totals	$ 62,870.65
Expired and cancelled	58,615.25
In force at end of the year	$ 4,255.40

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 1,868,483.04
Total losses (less reinsurance) paid from organization of company	482,221.32
Total cash dividends declared from organization of company	60,000.00
Par value of company's stock owned by the directors	17,110.00
Total losses (less reinsurance) incurred during the year	78,733.59

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 277.23	$ 76.14
Health	254.58	14.86
Life	132.95	
Totals	$ 664.76	$ 91.00

AMERICAN CREDIT INDEMNITY COMPANY.

NEW YORK CITY.

Incorporated April 28, 1893; Commenced Business May 1, 1893.

E. M. TREAT, President; JAS. J. GROSS, Secretary.

Cash Capital, $850,000.00.

INCOME.

Net premiums received, viz:		
Credit	$ 1,074,287.92	
Net premium income		$ 1,074,287.92
Gross interest on bonds and dividends on stocks	$ 74,373.45	
Gross interest on deposits in trust companies and banks	109.12	
Gross interest from all other sources	3,946.33	$ 78,428.90
From other sources		651,179.05
Gross profit on sale or maturity of bonds		4,779.78
Total income		$ 1,808,675.65
Ledger assets December 31, 1908		2,084,915.31
Decrease of capital during year		650,000.00
Total		$ 3,243,590.96

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Credit	$ 941,196.17	
Total		$ 941,196.17
Investigation and adjustment of claims		$ 35.223.75
Commissions or brokerage		263,606.73
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		79,549.27

Salaries, traveling and all other expenses of agents not paid by commissions		48,515.19
Medical examiners' fees and salaries		2,882.48
Rent		20,218.10
Expenses of examination		4,935.39
State taxes on premiums		21,273.41
Insurance department licenses and fees		1,792.48
All other licenses, fees and taxes		4,974.20
Legal expenses		14,400.93
Advertising		11,313.57
Printing and stationery		6,025.22
Postage, telegraph, telephone and express		8,511.17
Traveling expenses		4,642.08
Other disbursements		10,386.73
Agents' balances charged off (including $13,278.62 for 1908.)		16,040.54
Gross loss on sale or maturity of bonds		2,883.03
Gross decrease, by adjustment, in book value of premium notes uncollected, $625.00; miscellaneous account, $75.00		700.00
Total disbursements		$ 1,499,070.44
Balance		$ 1,744,520.52

LEDGER ASSETS.

Book value of bonds	$ 1,503,773.80
Cash in company's office	83.52
Deposits in trust companies and banks not on interest	13,351.18
Deposits in trust companies and banks on interest	24,296.94
Bills receivable	19,891.72
Other ledger assets	84,744.10
Premiums in course of collection	98,379.26
Total ledger assets	$ 1,744,520.52

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 9,743.33	
Premium notes estimated	750.00	$ 10,493.33
Gross assets		$ 1,755,013.85

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 19,891.72	
Furniture and fixtures	44,043.40	
Agents' debit balances	35,857.48	
Winter account and miscellaneous	4,843.22	
Winter account and miscellaneous	4,843.22	
Book value of ledger assets over market value	45,473.80	$ 172,925.22
Total admitted assets		$ 1,582,088.63

LIABILITIES.

	In process of adjustment.	Resisted.	
Losses and claims—			
Credit	$ 28,227.30	$ 60,077.09	
Totals	$ 28,227.30	$ 60,077.09	
Net unpaid claims except liability claims			$ 88,304.39

Special reserve for credit losses on policies expiring in October, Nov. and Dec., 1909		209,599.68
Total unpaid claims and expenses of settlement, 297,904.07		
Unearned premiums on outstanding risks		768,563.32
Commissions and other charges due or to become due to agents or brokers		3,283.12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		13,443.36
State, county and municipal taxes due or accrued		14,945.88
Return premiums		450.00
Advance premiums		8,012.50
Other liabilities		63,478.88
Total of all liabilities except capital		$ 1,170,081.13
Capital actually paid up in cash	$ 350,000.00	
Surplus over all liabilities	62,007.50	
Surplus as regards policy holders		$ 412,007.50
Total liabilities		$ 1,582,088.63

EXHIBIT OF PREMIUMS.

	Credit.
In force December 31, 1908	$ 1,427,876.69
Written or renewed during the year	1,844,231.01
Total	$ 3,272,107.70
Expired and cancelled	2,210,957.34
In force at end of the year	$ 1,061,150.36
Net premiums in force	$ 1,061,150.36

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 13,375,050.86
Total losses (less reinsurance) paid from organization of company	6,665,810.91
Total cash dividends declared from organization of company	812,000.00
Par value of company's stock owned by the directors	77,514.28
Total losses (less reinsurance) incurred during the year	721,439.23

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Credit	$ 10,841.66	$ 6,105.69

AMERICAN LIVE STOCK INSURANCE COMPANY.

INDIANAPOLIS, INDIANA.

Incorporated January 14, 1909; Commenced Business January 14, 1909.

STERLING R. HOLT, President. HARRY C. NAYLOR, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Live stock	$ 107,647.88	
Net premium income		$ 107,647.88

Gross interest on mortgage loans	$ 529.16	
Gross interest on bonds and dividends on stocks	4,774.46	
Gross interest on notes	106.85	
		5,410.47
From other sources		$ 26,129.69
Total income		$ 139,188.04
Total		$ 239,188.04

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Live stock	$ 23,424.10	
Total		$ 23,424.10
Commissions or brokerage		$ 28,515.12
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		4,969.69
Salaries, traveling and all other expenses of agents not paid by commissions		4,402.19
Rent—including $630.00 for company's occupancy of its own buildings		630.00
State taxes on premiums		45.42
Insurance department licenses and fees		3,968.09
Legal expenses		385.00
Advertising		1,500.07
Printing and stationery		2,968.13
Postage, telegraph, telephone and express		1,034.08
Furniture and fixtures		670.50
Other disbursements		681.51
Total disbursements		$ 73,188.90
Balance		$ 165,999.14

LEDGER ASSETS.

Mortgage loans on real estate	$ 14,486.00
Loans secured by collateral	112,554.51
Cash in company's office	1,775.61
Deposits in trust companies and banks not on interest	16,054.40
Petty cash in office	15.49
Premiums in course of collection	18,861.86
Other ledger assets	2,125.27
Total ledger assets	$ 165,999.14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 184.85	
Interest due and accrued on bonds	759.74	
Interest due and accrued on other assets	34.23	
		$ 978.82
Gross assets		$ 166,977.96

DEDUCT ASSETS NOT ADMITTED.

Notes taken for premiums prior to Oct. 1	$ 393.12	

Gross premiums in course of collection written prior to October 1, 1909	1,831.45	
		$ 2,224.57
Total admitted assets		$ 164,753.39

LIABILITIES.

	Reported, no proofs.	
Losses and claims—		
Live stock	$ 2,346.50	
Totals	$ 2,346.50	
Net unpaid claims except liability claims		$ 2,346.50
Unearned premiums on outstanding risks		$ 50,000.86
Commissions and other charges due to agents or brokers		336.55
Total of all liabilities except capital		$ 52,683.41
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	12,069.98	
Surplus as regards policy holders		$ 112,069.98
Total liabilities		$ 164,753.39

EXHIBIT OF PREMIUMS.

	Live Stock.
Written or renewed during the year	$ 117,125.10
Totals	$ 117,125.10
Expired and cancelled	17,124.38
In force at end of the year	$ 100,000.72
Net premiums in force	$ 100,000.72

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 97,647.88
Total losses (less reinsurance) paid from organization of company	23,986.60
Par value of company's stock owned by the directors	39,000.00
Total losses (less reinsurance) incurred during the year	26,333.10

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Live sock	$ 433.38	$ 150.00

AMERICAN SURETY COMPANY.

NEW YORK CITY.

Incorporated April 14, 1884; Commenced Business April 15, 1884.

HENRY D. LYMAN, President. H. B. ZEVELY, Secretary.

Cash Capital, $2,500,000.00.

INCOME.

Net premiums received, viz:	
Fidelity	$ 1,131,138.00

Surety	1,569,884.48	
Net premium income		$ 2,701,022.48
Gross interest on mortgage loans	$ 1,783.33	
Gross interest on collateral loans	12,532.79	
Gross interest on bonds and dividends on stocks	113,423.40	
Gross interest on deposts in trust companies and banks	17,838.01	
Gross interest from all other sources	42.08	
Gross rents, including $42,400.00 for company's occupancy of its own buildings	327,005.90	$ 472,625.46
From other sources		$ 21,760.66
Gross profit on sale or maturity of bonds, $7,464.50; stocks, $25,497.50		32,962.00
Total income		$ 3,228,370.60
Ledger assets December 31, 1908		$ 6,855,436.01
Total		$ 10,083,806.61

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Fidelity	$ 238,584.55	
Surety	163,797.51	
Total		$ 402,382.06
Investigation and adjustment of claims		$ 21,233.57
Commissions or brokerage		195,790.30
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		290,609.57
Salaries, traveling and all other expenses of agents not paid by commissions		576,382.02
Inspections (other than medical and claim)		15,297.82
Rent		42,440.00
Repairs and expenses on real estate		185,005.70
Taxes on real estate		70,167.68
State taxes on premiums		29,782.99
Insurance department licenses and fees		14,497.71
All other licenses, fees and taxes		10,035.36
Legal expenses		5,791.14
Advertising		7,309.05
Printing and stationery		21,998.62
Postage, telegraph, telephone and express		24,468.31
Furniture and fixtures		15,259.53
Interest or dividends to stockholders		312,500.00
Other disbursements		45,658.72
Gross loss on sale or maturity of stocks		21,005.00
Total disbursements		$ 2,309,650.15
Balance		$ 7,774,156.46

LEDGER ASSETS.

Book value of real estate		$ 3,166,047.91
Mortgage loans on real estate		33,333.34
Loans secured by collateral		64,750.00
Book value of bonds and stocks		$ 3,303,265.93
Cash in company's office		6,528.25

Deposits in trust companies and banks not on interest		164,282.82
Deposits in trust companies and banks on interest		649,545.10
Premiums in course of collection		386,403.11
Total ledger assets		$ 7,774,156.46

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 453.34	
Interest due and accrued on bonds	25,205.20	
Interest due and accrued on other assets	216.67	
Rents due and accrued on company's property	11,856.01	$ 37,731.22
Gross assets		$ 7,811,887.68

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 103,464.70	
Book value of ledger assets over market value	64,962.85	
		$ 168,427.55
Total admitted assets		$ 7,643,460.13

LIABILITIES.

	In process of adjustment.	Reported, no proofs.	Resisted.	
Losses and claims—				
Fidelity	$ 49,989.84	$ 57,010.65	$ 17,010.10	
Surety	14,460.80	239,878.30	180,825.84	
Totals	$ 64,450.64	$296,888.95	$197,835.44	$ 559,175.03
Deduct reinsurance				5,237.13
Net unpaid claims except liability clams				$ 553,937.90
Unearned premiums on outstanding risks				1,330,367.97
Commissions and other charges due or to become due to agents or brokers				11,358.19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				12,500.00
State, county and municipal taxes due or accrued				31,752.92
Reinsurance				1,341.20
Advance premiums				45,141.51
Other liabilities				29,221.12
Total of all liabilities except capital				$ 2,015,620.81
Capital actually paid up in cash			$ 2,500,000.00	
Surplus over all liabilities			3,127,839.32	
Surplus as regards policy holders				$ 5,627,839.32
Total liabilities				$ 7,643,460.13

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1908	$ 872,810.46	$ 1,447,484.12
Written or renewed during the year	1,233,221.69	1,669,575.83
Totals	$ 2,106,032.15	$ 3,117,059.95

Expired and cancelled	1,108,701.38	1,510,588.77
In force at end of the year	$ 997,330.77	$ 1,606,471.18
Net premiums in force	$ 997,330.77	$ 1,606,471.18
Amount a trisk Dec. 31, 1909	276,425,045.00	365,766,292.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 25,797,206.30
Total losses (less reinsurance) paid from organization of company	9,705,592.60
Total cash dividends declared from organization of company	3,912,500.00
Par value of company's stock owned by the directors	360,250.00
Total losses (less reinsurance) incurred during year	728,049.28

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Fidelity	$ 3,759.14	$ 441.90
Surety	9,313.15	2,685.24
Totals	$ 13,072.29	$ 3,127.14

BRAMWELL ACCIDENT INSURANCE COMPANY.

BRAMWELL, W|| VA

Incorporated March 30, 1896. Commenced business June 1, 1896.

I. T. MANN, President. EDW. COOPER, Secretary.

Cash Capital, $16,000.00.

INCOME.

Net premiums received, viz:

Accident	$ 27,156.06	
Net premium income		$ 27,156.06
Gross interest on bonds and dividends on stocks.	$ 856.00	
		$ 856.00
Total income		$ 28,012.06
Ledger assets December 31, 1908		21,937.62
Total		49,949.68

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:

Accident	$ 12,789.44	
Total		$ 12,789.44
Investigation and adjustment of claims		3,537.20

Salaries, fees and all other compensation of officers, directors, trustees and home office employes		600.00
Salaries, traveling and all other expenses of agents not paid by commissions		9.40
Medical examiners' fees and salaries		668.85
All other licenses, fees and taxes		65.00
10 per cent. paid book-keeper for collecting		2,468.73
Printing and stationery		288.59
Postage, telegraph, telephone and express		36.45
Interest or dividends to stockholders		6,400.00
Total disbursements	$	26,863.66
Balance	$	23,086.02

LEDGER ASSETS.

Book value of bonds and stocks	$	14,096.56
Cash in company's office		8,989.46
Total ledger assets	$	23,086.02

LIABILITIES.

	In process of adjustment.	
Losses and claims—		
Accident	$ 200.00	
Net unpaid claims except liability claims		$ 200.00
Total of all liabilities except capital		$ 200.00
Capital actually paid up in cash	$ 16,000.00	
Surplus over all liabilities	6,886.02	
Surplus as regards policy holders		$ 22,886.02
Total liabilities		23,086.02

EXHIBIT OF PREMIUMS.

	Accident.
In force December 31, 1908	$ 1,734.55
Total	$ 27,156.06
In force at end of the year	$ 1,974.86

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 27,156.06	$ 12,789.44

CASUALTY COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September, 1903; Commenced Business September 28, 1903.

EDWIN W. DeLEON, President. NICHOLAS W. MULLER, Secretary.

Cash Capital, $500,000.00.

INCOME.

Net premiums received, viz:		
Accident	$	816,073.58
Liability		1,136,599.75
Plate glass		192,100.67
Steam boiler		112,364.58
Installment		29,464.60
Fly wheel		3,681.65
Workmen's collective		70,218.57
Net premium income	$	1,860,503.40
Policy fees		1,369.00
Inspections		230.75
Gross interest on bonds and dividends on stocks	$ 57,256.79	
Gross interest on deposits in trust companies and banks	4,135.20	
Gross interest from all other sources	17.54	61,409.53
From other sources		2,500.00
Gross profit on sale or maturity of stocks		44,373.24
Total income		1,970,385.92
Ledger assets December 31, 1908		1,544,557.34
Total	$	3,514,943.26

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$	114,367.53
Liability		355,749.23
Plate glass		58,001.92
Steam boiler		29,891.63
Installment		11,132.71
Workmen's collective		27,226.98
Total	$	596,370.00
Investigation and adjustment of claims		211,570.46
Policy fees retained by agents		54.15
Commissions or brokerage		426,452.28
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		124,726.64
Salaries, traveling and all other expenses of agents not paid by commissions		25,481.42
Medical examiners' fees and salaries		1,500.00
Inspections (other than medical and claim)		60,084.88
Rent		12,530.31
State taxes on premiums		20,564.64
Insurance department licenses and fees		3,429.07
All other licenses, fees and taxes		2,887.29
Legal expenses		3,450.58
Advertising		2,426.90
Printing and stationery		8,368.77
Postage, telegraph, telephone and express		9,759.09

Furniture and fixtures		853.39
Interest or dividends to stockholders		30,000.00
Other disbursements		23,458.67
Agents' balances charged off		299.08
Total disbursements		$ 1,564,267.62
Balance		$ 1,950,675.64

LEDGER ASSETS.

Book value of bonds and stocks		$ 1,202,634.46
Cash in company's office		5,893.89
Deposits in trust companies and banks not on interest		1,529.56
Deposits in trust companies and banks on interest		339,319.48
Premiums in course of collection		398,798.25
Other ledger assets		2,500.00
Total ledger assets		$ 1,950,675.64

NON-LEDGER ASSETS.

Interest due and accrued on bonds		$ 13,510.43
Other ledger assets		888.51
Gross assets		$ 1,965,074.58

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 5,872.27	
Book value of ledger assets over market value	2,858.67	$ 8,730.94
Total admitted assets		$ 1,956,343.64

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.	
Accident	$ 820.50	$11,144.03	$13,249.73	$17,600.00	
Plate glass	5,284.61	1,560.66			
Steam boiler		5,100.00			
Installment		1,800.00			
Workmen's collective	765.81	4,114.19			
Totals	$ 6,870.92	$23,718.88	$13,249.73	$17,600.00	$ 61,439.53
Deduct reinsurance					6,628.70
Net unpaid claims except liability claims					$ 54,810.83
Special reserve for unpaid liability losses					358,893.87
Total unpaid claims and expenses of settlement					$ 413,704.70
Unearned premiums on outstanding risks					773,649.42
Commissions and other charges due or to become due to agents or brokers					89,157.84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued					1,016.51
State, county and municipal taxes due or accrued					20,521.34
Reinsurance					9,113.82
Total of all liabilities except capital					$ 1,307,163.63
Capital actually paid up in cash				$ 500,000.00	

Surplus over all liabilities	149,180.01	
Surplus as regards policy holders		649,180.01
Total liabilities		$ 1,956,843.64

EXHIBIT OF PREMIUMS.

	Accident.	Liability.
In force December 31, 1908	$ 283,932.32	$ 761,533.47
Written or renewed during the year	452,105.76	1,270,562.22
Totals	$ 736,038.08	$ 2,032,095.69
Expired and cancelled	446,474.21	1,182,211.71
In force at end of the year	$ 289,563.87	$ 849,883.98
Deduct amount reinsured	27,028.67	12,812.25
Net premiums in force	$ 262,535.20	$ 837,071.73

	Plate glass.	Steam boiler.
In force December 31, 1908	$ 136,819.32	$ 251,515.77
Written or renewed during the year	214,245.52	140,205.46
Totals	$ 351,064.84	$ 391,721.23
Expired and cancelled	182,209.28	153,409.14
In force at end of the year	$ 168,855.56	$ 238,312.09
Deduct amount reinsured		430.48
Net premiums in force	$ 168,855.56	$ 237,881.61

	Fly wheel.	Workmen's collective.
In force December 31, 1908	$ 11,889.77	$ 10,052.73
Written or renewed during the year	4,796.15	77,885.09
Totals	$ 16,685.92	$ 87,937.82
Expired and cancelled	3,082.25	57,447.64
In force at end of the year	$ 13,603.67	$ 30,490.18
Net premiums in force	$ 13,603.67	$ 30,490.18

	Installment.
Written or renewed during the year	$ 29,536.10
Totals	$ 29,536.10
Expired and cancelled	29,536.10

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of the company	$ 8,170,542.71
Total losses (less reinsurance) paid from organization of company	3,197,609.43
Total cash dividends declared from organization of company	90,000.00
Par value of company's stock owned by the directors	391,000.00
Total losses (less reinsurance) incurred during the year	734,195.70

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 2,855.22	$ 1,186.57
Liability	243.24	1,140.25

Plate glass	567.13	428.21
Steam boiler	375.92	
Totals	$ 4,041.51	$ 2,755.08

CITIZENS' TRUST AND GUARANTY COMPANY

OF WEST VIRGINIA.

PARKERSBURG, W. VA.

Incorporated June 1, 1899; Commenced Business July 31, 1899.

W. G. PETERKIN, President. **J. H. KNAPP, Secretary.**

Cash Capital, $350,000.00.

INCOME.

Net premiums received, viz:		
Surety	$ 116,795.75	
Net premium income		$ 116,795.75
Gross interest on mortgage loans	$ 522.53	
Gross interest on collateral loans	500.02	
Gross interest on bonds and dividends on stocks	14,819.40	
Gross interest on deposits in trust companies and banks	4,830.72	
Gross interest from all other sources	415.93	
Gross rents, including $1,500.00 for company's occupancy of its own buildings	3,671.37	24,759.97
From other sources		137.84
Gross profit on sale or maturity of bonds, $460.00; stocks, $883.00		1,343.00
Gross increase, by adjustment, in book value of real estate, $2,500.00; stocks, $6,067.00		8,567.00
Total income		$ 151,603.06
Ledger assets December 31, 1908		501,979.48
Total		$ 653,582.54

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Surety	14,811.76	
Total		$ 14,811.76
Investigation and adjustment of claims		15.00
Commissions or brokerage		15,939.97
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		12,593.00
Inspections (other than medical and claim) traveling expenses		922.60
Rent		1,500.00
Repairs and expenses on real estate		3,150.28
Taxes on real estate		572.90
State taxes on premiums		236.31
Insurance department licenses and fees		965.68
All other licenses, fees and taxes		3,106.20
Legal expenses		1,848.38
Advertising		430.96

Postage, telegraph, telephone and express, general expenses		4,275.53
Furniture and fixtures		291.12
Interest or dividends to stockholders		21,000.00
Other disbursements		8,034.76
Gross loss on sale or maturity of bonds		16.24
Gross decrease, by adjustment, in book value of real estate		8,847.49
Total disbursements	$	98,558.18
Balance	$	555,024.36

LEDGER ASSETS.

Book value of real estate	$	62,022.50
Mortgage loans on real estate		22,257.28
Loans secured by collateral		13,800.76
Book value of bonds and stocks		260,170.00
Cash in company's office		178.86
Deposits in trust companies and banks not on interest		818.26
Deposits in trust companies and banks on interest		140,546.04
Bills receivable		4,101.81
Other ledger assets		22,313.80
Premiums in course of collection		29,315.05
Total ledger assets	$	555,024.36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 919.09		
Interest due and accrued on bonds	2,136.73		
Interest due and accrued on collateral loans	170.05		
Interest due and accrued on other assets	18.27		
Rents due and accrued on company's property	698.52	$	3,942.66
Market value of real estate over book value			877.50
Market value of bonds and stocks over book value			18,200.00
Gross assets		$	578,044.52

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 688.51		
Loans on company's stock	4,101.81		
Bills receivable	250.00		
Gross premiums in course of collection written prior to October 1, 1909	9,531.11		
Accounts receivable	22,063.80	$	36,635.23
Total admitted assets		$	541,409.29

LIABILITIES.

Losses and claims—

	In process of adjustment.	Reported, no proofs.	Resisted.
Surety	$12,450.00	$ 3,900.00	$11,625.00
Total s	$12,450.00	$ 3,900.00	$11,625.00

Net unpaid claims except liability claims	$	27,975.00
Unearned premiums on outstanding risks		43,162.62

Commissions and other charges due or to become due to agents or brokers		3,165.43
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		390.00
State, county and municipal taxes due or accrued		10.00
Dividends due stockholders		5,250.00
Reinsurance		448.68
Other liabilities		876.89
Total of all liabilities except capital		$ 81,278.62
Capital actually paid up in cash	$ 350,000.00	
Surplus over all liabilities	110,130.67	
Surplus as regards policy holders		460,130.67
Total liabilities		$ 541,409.29

EXHIBIT OF PREMIUMS.

	Surety.
In force December 31, 1908	$ 65,838.14
Written or renewed during the year	116,026.37
Total	$ 181,864.51
Expired and cancelled	88,932.05
In force at end of the year	$ 92,932.46
Deduct amount reinsured	7,130.89
Net premiums in force	85,801.57
Amount at risk Dec. 31, 1909	$ 23,866,368.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 505,688.39
Total losses (less reinsurance) paid from organization of company	122,713.38
Total cash dividends declared from organization of company	152,000.00
Par value of company's stock owned by the directors	73,700.00
Total losses (less reinsurance) incurred during year	19,178.00

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Surety	$ 73,956.71	$ 64,546.83

COLONIAL CASUALTY COMPANY.

HUNTINGTON, W. VA.

Incorporated March 12, 1902. Commenced business March 20, 1902.

L. V. GUTHRIE, President. J. HARVEY THORNBURG, Secretary.

Cash Capital, $150,000.00.

INCOME.

Net premiums received, viz:	
Accident	$ 57,404.78

Health	22,595.84	
Net premium income		$ 80,000.62
Gross interest on mortgage loans	$ 4,592.07	
Gross interest on collateral loans	4,490.65	
Gross interest on bonds and dividends on stocks	1,100.00	
Gross interest from all other sources	22.95	
		$ 10,209.67
Agents' credit balances	$ 52.64	
Premiums received for which list has not arrived	145.44	
		$ 198.08
From agents' balances previously charged off		5.11
Total income		$ 90,403.48
Ledger assets December 31, 1908		176,077.36
Total		$ 266,490.84

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	23,455.20	
Health	9,896.27	
Total		$ 33,351.47
Investigation and adjustment of claims		$ 35.36
Commissions or brokerage		154,406.72
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		6,889.24
Salaries, traveling and all other expenses of agents not paid by commission		6,182.53
Medical examiners' fees and salaries		245.50
Inspections (other than medical and claim)		75.10
Rent		462.50
State taxes on premiums		141.67
Insurance department licenses and fees		1,265.69
All other licenses, fees and taxes		1,856.40
Legal expenses		306.35
Advertising		312.50
Printing and stationery		1,012.59
Postage, telegraph, telephone and express		1,028.92
Furniture and fixtures		322.40
Other disbursements, viz:		
General expenses	$ 460.53	
Interest, mortgage loans and interest on judgments	240.31	
Southern Railway franchise	225.00	
Special services	8,562.17	$ 9,488.01
Agents' balances charged off		475.72
Total disbursements		$ 78,858.67
Balance		$ 187,632.17

LEDGER ASSETS.

Mortgage loans on real estate	$ 73,550.00

Loans secured by collateral		67,355.50
Book value of bonds		27,068.75
Cash in company's office		87.84
Deposits in trust companies and banks not on interest		7,954.21
Other ledger assets		4,373.76
Premiums in course of collection		7,242.11
Total ledger assets	$	187,632.17

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 525.00		
Interest due and accrued on collateral loans	3,087.68		
		$	3,612.68
Furniture and fixtures	1,700.00		
Printing and stationery	500.00		2,200.00
Gross assets		$	193,444.85

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 1,700.00		
Supplies, printed matter and stationery	500.00		
Loans on personal security, endorsed or not, Agents' Dr. balance	977.80		
Gross premiums in course of collection written prior to October, 1909	917.98		
Book value of bonds	393.75	$	4,489.53
Total admitted assets		$	188,955.32

LIABILITIES.

Losses and claims—	Reported, no proofs.	Resisted.	
Accident	$ 2,675.31	$ 1,300.00	
Health	663.09		
Totals	$ 3,338.40	$ 1,300.00	$ 4,638.40
Deduct reinsurance			$ 25.89
Net unpaid claims except liability claims			$ 4,612.51
Unearned premiums on outstanding risks			$ 6,948.06
Commissions and other charges due or to become due to agents or brokers			1,920.63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued			480.17
State, county and municipal taxes due or accrued			262.47
Reinsurance			40.57
Other liabilities, viz:			
Interest on mortgage loans not accrued	$ 886.64		
Interest on collateral loans not accrued	266.83	$	1,153.47
Total of all liabilities except capital		$	15,417.88
Capital actually paid up in cash	$ 150,000.00		
Surplus over all liabilities	23,537.44		
Surplus as regards policy holders		$	173,537.44
Total liabilities		$	188,955.32

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 19,537.49	$ 4,949.29
Written or renewed during the year	58,088.46	24,038.22
Totals	$ 77,625.95	$ 28,987.51
Expired and cancelled	66,890.97	25,330.67
In force at end of the year	$ 10,734.98	$ 3,656.84
Deduct amount reinsured	423.41	72.28
Net premiums in force	$ 10,311.57	$ 3,584.56

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 280,170.06
Total losses (less reinsurance) paid from organization of company	117,451.24
Total cash dividends declared from organization of company	1,629.00
Total stock dividends declared from organization of company	10,980.00
Par value of company's stock owned by the directors	70,300.00
Amount loaned to directors or other officers	31,943.25
Amount loaned to stockholders not officers	36,480.00
Total losses (less reinsurance) incurred during the year	33,979.80

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 36,136.58	$ 17,737.51
Health	15,929.84	7,571.51
Totals	$ 52,066.42	$ 25,309.02

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June 5, 1902. Commenced business Sept. 11, 1902.

ARTHUR E. CHILDS, President. WM. H. BROWN, Secretary.

INCOME.

Net premiums received, viz:		
Accident	$ 60,215.64	
Health	27,470.99	
Net premium income		$ 87,686.63
From other sources		$ 2,006.64
Total income		$ 89,693.27

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 25.046.39	

Health	5,658.27	
Total		$ 30,704.66
Investigation and adjustment of claims		$ 340.81
Commissions or brokerage		24,055.72
Salaries, fees and all other compensation of officers, directors trustees and home office employes		12,582.53
Salaries, traveling and all other expenses of agents not paid by commissions		7,046.14
Inspections (other than medical and claim)		1.00
Rent		2,145.18
State taxes on premiums		346.90
Insurance department licenses and fees		421.85
All other licenses, fees and taxes		84.20
Legal expenses		204.41
Advertising		753.14
Printing and stationery		1,673.08
Postage, telegraph, telephone and express		1,496.59
Furniture and fixtures		66.56
Other disbursements		4,375.74
Total disbursements		$ 86,298.51

LEDGER ASSETS.

Premiums in course of collection	$ 10,322.20
Total ledger assets	$ 10,322.20

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1909	$ 131.50

LIABILITIES.

	Reported, no proofs.	
Losses and Claims:—		
Accident	$ 10,235.00	
Health	1,825.00	
Total	$ 12,060.00	
Total unpaid claims and expenses of settlement		$ 12,060.00
Unearned premiums on outstanding risks		$ 41,987.73
Commissions and other charges due or to become due to agents or brokers		3,578.77
Salaries, rents, expenses, bills, accounts fees, etc., due or accrued		85.60
State, county and municipal taxes due or accrued		874.43
Advance premiums		116.00
Other liabilities		1,003.32
Total of all liabilities except capital		$ 59,705.85

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 21,193.67	$ 7,831.58
Written or renewed during the year	81,258.36	43,673.59
Totals	$ 102,452.03	$ 51,505.17

Expired and cancelled	51,062.18	25,503.82
In force at end of the year	$ 51,389.85	$ 26,001.35
Deduct amount reinsured	1,255.67	523.89
Net premiums in force	$ 50,134.18	$ 25,477.46

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company		$ 111,872.48
Total losses (less reinsurance) paid from organization of company		33,304.76
Total losses (less reinsurance) incurred during the year		42,204.66

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 752.88	$ 25.71
Health	598.87	244.63
Totals	$ 1,351.75	$ 270.34

COMMONWEALTH CASUALTY COMPANY.

PHILADELPHIA, PA.

Incorporated March 20, 1906. Commenced business April 1, 1906.

HENRY C. STEWART, Vice-President. E. L. COOKE, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Accident and Health	$ 155,798.96	
Net premium income		$ 155,798.96
Policy fees		13,815.00
Gross interest on bonds and dividends on stocks	5,257.61	
Gross interest on deposits in trust companies and banks	155.30	
		$ 5,412.91
Total income		$ 175,026.87
Ledger assets December 31, 1908		148,637.71
Total		$ 323,664.58

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:	
Accident and Health	$ 46,109.30
Total	$ 46,109.30

Investigation and adjustment of claims		$ 2,595.58
Policy fees retained by agents		13,815.00
Commissions or brokerage		41,112.37
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		26,452,07
Salaries, traveling and all other expenses of agents not paid by commissions		5,784.31
Rent		3,395.04
State taxes on premiums		1.996.81
Insurance department licenses and fees		715.05
All other licenses, fees and taxes		1,240.59
Legal expenses		322.20
Advertising		336.32
Printing and stationery		4,390.99
Postage, telegraph, telephone and express		3,176.35
Furniture and fixtures		217.25
Interest or dividends to stockholders		8,000.00
Other disbursements		621.04
Total disbursements		$ 160,280.27
Balance		$ 163,384.31

LEDGER ASSETS.

Book value of bonds	$ 145,988.12
Cash in company's office	1,824.09
Deposits in trust companies and banks not on interest	6,788.26
Other ledger assets	4,616.84
Premiums in course of collection	4,167.00
Total ledger assets	$ 163,384.31

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 1,132.53.00	
		$ 1,132.53
Gross assets		$ 164,516.84

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 2,000.00	
Supplies, printed matter and stationery	1,000.00	
Agents' balances	1,356.18	
Gross premiums in course of collection written prior to October 1, 1909	222.68	4,578.86
Total admitted assets		$ 159,937.98

LIABILITIES.

Losses and claims—	Adjusted.	In process of adjustment	Reported, no proofs.	Resisted.
Accident	$ 600.00	$ 658.00	$ 250.00	$ 250.00
Health		456.00	320.00	
Totals	$ 600.00	$ 1,114.00	$ 570.00	$ 250.00

Total unpaid claims and expenses of settlement ..... $ 2,534.00

Unearned premiums on oustanding risks		$ 11,006.64
Commissions and other charges due or to become due to agents or brokers		788.86
Other liabilities		30,134.07
Total of all liabilities except capital		$ 44,463.57
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	15,474.41	
Surplus as regards policy holders		$ 115,474.41
Total liabilities		$ 159,937.98

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908	$ 22,046.24
Written or renewed during the year	9,183.27
Total	$ 31,229.31
Expired and cancelled	9,216.22
In force at end of the year	$ 22,013.29
Net premiums in force	$ 22,013.29

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 479,629.08
Total losses (less reinsurance) paid from organization of company	153,855.87
Total cash dividends declared from organization of company	26,000.00
Par value of company's stock owned by the directors	46,540.00
Total losses (less reinsurance) incurred during the year	43,402.77

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident and Health	$ 5,620.04	$ 2,340.27

CONSOLIDATED CASUALTY COMPANY.

CHARLESTON, W. VA.

ROBERT B. ARMSTRONG, President. **A. S. MITCHELL, Secretary.**

Authorized Capital, $1,000,000.00.

The statement of this company as of December 31st, 1909, was filed in the office, but on account of the condition of the company revealed by the statement, the same was not accepted by the Department and was returned to the company. The company's license was suspended, pending an examination of the company, which resulted in its re-organization under new management. At the time of the preparation of this report, the financial statement of the company was not available. Anyone desiring a copy of the report of the examination may obtain the same by applying to this office.

CONTINENTAL CASUALTY COMPANY.

HAMMOND, INDIANA.

Incorporated November, 1897. Commenced business December, 1897.

H. G. B. ALEXANDER, President. W. H. BETTS, Secretary.

Cash Capital, $300,000.00

INCOME.

Net premiums received, viz:		
Accident	$ 2,539,179.01	
Health	577,172.21	
Net premium income		$ 3,116,351.22
Policy fees		93,640.95
Gross interest on mortgage loans	$ 27,126.15	
Gross interest on bonds and dividends on stocks	21,129.63	
Gross interest on deposits in trust companies and banks	1,406.59	
Gross interest from all other sources	22.40	
Gross rents	3,067.50	52,752.27
From other sources		1.254.04
From agents' balances previously charged off		1,238.12
Gross profit on sale or maturity of real estate, 240.00; bonds, $1,500.00		1,740.00
Gross increase, by adjustment, in book value of bonds, $1,212,12; stocks, $5,500.00		6,712.12
Total income		3,273,688.72
Ledger assets December 31, 1908		1,360,919.32
Total		4,634,608.04

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 812,820.30	
Health	176,442.09	
Total		$ 989,262.39
Investigation and adjustment of claims		15,956.88
Policy fees retained by agents		93,640.95
Commissions or brokerage		513,537.38
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		274,872.58
Salaries, traveling and all other expenses of agents not paid by commissions		386,782.81
Medical examiners' fees and salaries		10,943.58
Rent		36,171.00
Taxes on real estate		536.24
State taxes on premiums		32,139.52
Insurance department licenses and fees		11,205.49
All other licenses, fees and taxes		2.279.01
Legal expenses		33,634.15
Advertising		18,267.43
Printing and stationery		34,680.23
Postage, telegraph, telephone and express		29,721.83

Interest or dividends to stockholders	60,000.00
Other disbursements	29,019.62
Agents' balances charged off	9,867.67
Gross loss on sale or maturity of bonds	756.25
Gross decrease, by adjustment, in book value of bonds	5,369.17
Total disbursements	$ 2,588,644.18
Balance	$ 2,045,968.86

LEDGER ASSETS.

Book value of real estate	$ 57,479.76
Mortgage loans on real estate	583,775.00
Loans secured by collateral	6,000.00
Book value of bonds and stocks	404,488.69
Cash in company's office	4,885.00
Deposits in trust companies and banks not on interest	95,321.66
Deposits in trust companies and banks on interest	30,000.00
Bills receivable	5,669.35
Other ledger assets	283,384.15
Premiums in course of collection	574,960.25
Total ledger assets	$ 2,045,968.86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,305.07	
Interest due and accrued on bonds	6,475.20	
Interest due and accrued on collateral loans	103.19	$ 12,883.46
Market value of real estate over book value		280.24
Gross assets		$ 2,059,127.56

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 5,669.35	
Furniture and fixtures	53,300.61	
Agents' balances	74,058.77	
Book value of ledger assets over market value	8,905.56	141,934.29
Total admitted assets		$ 1,917,193.27

LIABILITIES.

	In process of adjustment.	Reported, no proofs.	Resisted.	
Losses and claims—				
Accident	$16,230.17	$113,017.00	$24,395.00	
Health	1.410.00	11,253.00	660.00	
Totals	$17,640.17	$124,270.00	$25,055.00	$ 166,965.17
Deduct reinsurance				3,500.00
Net unpaid claims except liability claims				$ 163,465.17
Unearned premiums on outstanding risks				$ 797,940.37
Commissions and other charges due or to become due to agents or brokers				86,949.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				14,826.77

State, county and municipal taxes due or accrued		30,000.00
Reinsurance		22,290.57
Advance premiums		1,621.14
Other liabilities		101,725.66
Total of all liabilities except capital		$ 1,218,819.66
Capital actually paid up in cash	$ 300.000.00	
Surplus over all liabilities	398,373.61	
Surplus as regards policy holders		$ 698,373.61
Total liabilities		$ 1,917,193.27

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 1,416,550.05	$ 96,213.10
Written or renewed during the year	2,537,428.88	654,267.20
Totals	$ 3,953,978.93	$ 750,480.30
Expired and cancelled	2,421,599.33	647,866.10
In force at end of the year	$ 1,532,379.60	$ 102,614.20
Deduct amount reinsured	39,113.06	
Net premiums in force	$ 1,493,266.54	$ 102,614.20

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 18,712,827.74
Total losses (less reinsurance) paid from organization of company	8,210,231.20
Total cash dividends declared from organization of company	432,000.00
Par value of company's stock owned by the directors	268,450.00
Total losses (less reinsurance) incurred during the year	952,401.42

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 31,955.54	$ 13,715.94
Health	6,709.70	3,417.20
Totals	$ 38,665.24	$ 17,133.14

EMPLOYERS INDEMNITY COMPANY OF PHILADELPHIA, PA.

PHILADELPHIA, PENN.

Incorporated March, 1903: Commenced Business, March, 1903.

FRANK R. TOBEY, President. TREVANION B. DALLAS, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Liability	$ 426,972.64	
Net premium income		$ 426,972.64

Gross interest on mortgage loans	$ 1,532.60	
Gross interest on bonds and dividends on stocks	18,671.87	
Gross interest on deposits in trust companies and banks	346.15	
Gross interest from all other sources	45.21	$ 20,595.83
Gross profit on sale or maturity of bonds		302.53
Gross increase, by adjustment, in book value of bonds		768.80
Total income		$ 448,639.80
Ledger assets December 31, 1908		486,018.91
Total		$ 934,658.71

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Liability	$ 128,517.25	
Total		$ 128,517.25
Commissions or brokerage		$ 59,750.08
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		52,776.14
Medical examiners' fees and salaries		611.00
Inspections (other than medical and claim)		409.10
Rent		4,740.75
State taxes on premiums		3,972.81
Insurance department licenses and fees		2,641.62
Legal expenses		29,381.79
Printing and stationery		1,877.55
General expenses		8,055.18
Furniture and fixtures		657.22
Interest or dividends to stockholders		8,000.00
Other disbursements		7,073.39
Gross loss on sale or maturity of bonds		101.75
Gross decrease, by adjustment, in book value of bonds, $393.81; furniture and fixtures, $680.04		1,073.85
Total disbursements		$ 309,639.48
Balance		$ 625,019.23

LEDGER ASSETS.

Mortgage loans on real estate	$ 43,800.00	
Book value of bonds and stocks	443,812.13	
Cash in company's office	1,618.41	
Deposits in trust companies and banks on interest	22,430.68	
Bills receivable	428.15	
Premiums in course of collection	112,929.86	
Total ledger assets		$ 625,019.23

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 565.82	
Interest due and accrued on bonds	6,519.50	
Interest due and accrued on other assets	676.33	$ 7,761.65
Other non-ledger assets		3,513.55
Gross assets		$ 636,294.43

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 428.15	
Furniture and fixtures	3,513.55	
Gross premiums in course of collection written prior to October 1, 1909	33,398.16	
Book value of ledger assets over market value	5,211.13	$ 42,550.99
Total admitted assets		$ 593,743.44

LIABILITIES.

Special reserve for estimated amount unpaid liability claims	$ 32,462.50
Unearned premiums on outstanding risks	172,245.99
Commissions and other charges due or to become due to agents or brokers	16,333.85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,014.35
Advance premiums	35.50
Special contingent reserve	20,000.00
Total of all liabilities except capital	$ 244,092.19
Capital actually paid up in cash $ 100,000.00	
Surplus over all liabilities 249,651.25	
Surplus as regards policy holders	$ 349,651.25
Total liabilities	$ 593,743.44

EXHIBIT OF PREMIUMS.

	Liability
In force December 31, 1908	$ 278,711.97
Written or renewed during the year	457,133.23
Total	$ 735,845.20
Expired and cancelled	405,876.98
In force at end of the year	$ 329,968.22
Deduct amount reinsured	207.62
Net premiums in force	$ 329,760.60

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 1,667,175.77
Total losses (less reinsurance) paid from organization of company	549,663.62
Total cash dividends declared from organization of company	43,000.00
Par value of company's stock owned by the directors	44,700.00
Total losses (less reinsurance) incurred during the year	128,517.25

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Fidelity	$ 944.86	$ 74.00

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

LONDON, ENGLAND.

Incorporated October 25th, 1880; Commenced Business April, 1881.
LORD CLAUD HAMILTON, President. S. STANLEY BROWN, Secretary.
U. S. Deposit, $250,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 262,436.53	
Health	64,924.63	
Liability	3,395,035.92	
Fidelity	104,580.76	
Steam boiler	9,997.25	
Burglary and theft	90,974.10	
Auto property damage	173,026.67	
Workmen's collective	32,957.95	
Net premium income		$ 4,133,933.81
Gross interest on bonds and dividends on stocks	$ 156,221.09	
Gross interest on deposits in trust companies and banks	1,981.54	
Gross interest from all other sources	62.04	$ 158,264.67
From agents' balances previously charged off		348.05
Gross increase by adjustment in book value of bonds		$ 21,102.50
Total income		$ 4,313,649.03
Ledger assets December 31, 1908		4,055,093.58
Total		$ 8,368,742.61

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 99,539.11	
Health	17,871.16	
Liability	1,002,312.48	
Fidelity	22,659.03	
Burglary and theft	20,249.40	
Auto. property damage	42,074.43	
Workmen's collective	12,110.85	
Total		$ 1,216,636.46
Investigation and adjustment of claims		271,215.75
Commissions or brokerage		947,777.55
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		83,299.16
Salaries, traveling and all other expenses of agents not paid by commissions		33,165.29
Inspections (other than medical and claim)		40,468.53
Rent		26,441.95
State taxes on premiums		56,236.46
Insurance department licenses and fees		6,711.39
All other licenses, fees and taxes		2,360.82
Legal expenses		2,977.80

Advertising	6,686.30
Printing and stationery	29,075.81
Postage, telegraph, telephone and express	24,316.19
Furniture and fixtures	3,468.95
Remitted to head office	560,167.46
Other disbursements	409.25
Agents' balances charged off	1,942.77
Gross decrease, by adjustment, in book value of bonds	30,325.00
Total disbursements	$ 3,343,682.89
Balance	$ 5,025,059.72

LEDGER ASSETS.

Book value of bonds	$ 4,841,435.00
Cash in company's office	2,195.63
Deposits in trust companies and banks not on interest	1,104.37
Deposits in trust companies and banks on interest	262.59
Cash deposited trustees Kidder, Peabody & Co., on interest	35,657.81
Premiums in course of collection	644,404.32
Total ledger assets	$ 5,025,059.72

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 57,079.31
Gross assets	$ 5,082,139.03

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 18,718.68
Total admitted assets	$ 5,063,420.35

LIABILITIES.

Losses and claims—

	In process of adjustment.	Resisted.	
Accident	$15,450.00	$12,490.00	
Health	3,195.00	24,000.00	
Fidelity	18,885.00		
Burglary and theft	3,265.00	195.00	
Workmen's collective	3,880.00		
Auto. property damage	22,940.00		
Totals	$67,615.00	$36,685.00	$ 104,300.00
Special reserve for unpaid liability losses			1,105,451.52
Total unpaid claims and expenses of settlement			$ 1,209,751.52
Unearned premiums o noutstanding risks			1,678,676.56
Commissions and other charges due or to become due to agents or brokers			188,010.28
Salaries, rents, expenses, bills, accounts, fees etc., due or accrued			40,000.00
State, county and municipal taxes due or accrued			35,000.00
Total of all liabilities except capital			$ 3,151,438.36

Statutory deposits	$ 250,000.00	
Surplus over all liabilities	1,661,981.99	
Surplus as regards policy holders		$ 1,911,981.99
Total liabilities		$ 5,063,420.35

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 214,369.13	$ 42,717.22
Written or renewed during the year	260,161.58	62,684.58
Totals	$ 474,530.71	$ 105,401.80
Expired and cancelled	254,952.98	55,096.80
In force at end of the year	$ 219,677.73	$ 50,305.50
Deduct amount reinsured	325.17	70.00
Net premiums in force	$ 219,352.56	$ 50,235.50

	Fidelity	Liability
In force December 31, 1908	$ 79,933.18	$ 2,355,667.59
Written or renewed during the year	119,453.76	3,295,353.68
Totals	$ 199,386.94	$ 5,651,021.27
Expired and cancelled	105,641.97	2,993,696.92
In force at end of the year	$ 93,744.97	$ 2,657,324.35
Deduct amount reinsured	201.13	201.72
Net premiums in force	$ 93,543.84	$ 2,657,122.63
Amount at risk December 31, 1909	$ 38,801,400.00	

	Steam Boiler.	Burglary and theft.
In force December 31, 1908	$ 9,403.54	$ 83,252.59
Written or renewed during the year	9,433.64	90,617.36
Totals	$ 18,837.18	$ 173,869.95
Expired and cancelled	1,782.06	70,159.87
In force at end of the year	$ 17,055.12	$ 103,710.08
Deduct amount reinsured		791.25
Net premiums in force	$ 17,055.12	$ 102.918.83

	Auto. property damage.	Workmen's collective.
In force December 31, 1908	$ 28,280.89	$ 18,479.28
Written or renewed during the year	201,844.65	38,983.59
Totals	$ 230,125.54	$ 57,462.87
Expired and cancelled	74,970.59	34,885.16
In force at end of the year	$ 155,154.95	$ 22,577.71
Net premiums in force	$ 155,154.95	$ 22,577.71

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 35,469,105.72

Total losses (less reinsurance) paid from organization of company	16,925,625.84
Total losses (less reinsurance) incurred during year	1,607,075.73

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 2,079.79	$ 581.53
Health	851.25	200.72
Liability	10,577.77	6,528.34
Burglary and theft	151.39	
Auto property damage	51.00	
Totals	$ 13,711.20	$ 7,310.59

EXCELSIOR ACCIDENT INSURANCE ASSOCIATION.

ECKMAN, W. VA.

Incorporated August 11, 1905; Commenced Business September 11, 1905.

JAMES R. GILLIAM, President. MORRIS WATTS, Secretary.

Cash Capital, $12,500.00.

INCOME.

Net premiums received, viz:		
Accident	$ 15,756.48	
Net premium income		$ 15,756.48
Gross interest on collateral loans		147.83
Gross interest from all other sources		500.00
Total income		$ 16,404.31
Ledger assets December 31, 1908		13,812.61
Total		$ 30,216.92

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 6,137.03	
Total		$ 6,137.03
Commissions or brokerage		$ 2,431.97
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		600.00
Medical examiners' fees and salaries		90.85
Insurance department licenses and fees		45.00
Legal expenses		100.00
Printing and stationery		45.60
Postage, telegraph, telephone and express		40.35
Interest or dividends to stockholders		6,250.00
Total disbursements		$ 15,740.80
Balance		$ 14,476.12

LEDGER ASSETS.

Loans secured by collateral		$ 2,125.00
Deposits in trust companies and banks not on interest		1,751.12
Deposits in trust companies and banks on interest		10,600.00
Total ledger assets		$ 14,476.12

LIABILITIES.

Capital actually paid up in cash	$ 12,500.00	
Surplus over all liabilities	1,976.12	$ 14,476.12
Total liabilities		$ 14,476.12

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 63,564.61
Total losses (less reinsuranoe) paid from organzation of company	22,827.16
Total cash dividends declared from organization of company	24,950.00
Par value of company's stock owned by the directors	9,500.00
Amount loaned to stockholders not officers	125.00

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 15,756.48	$ 6,137.03

FEDERAL CASUALTY COMPANY.

DETROIT, MICHIGAN.

Incorporated March 19, 1906; Commenced Business May 2nd, 1906.

V. D. CLIFF, President. PETER PATTERSON, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Accident and health	$ 312,466.27	
Net premium income		$ 312,466.27
Policy fees estimated		31,046.00
Gross interest on bonds and dividends on stocks	$ 8,930.21	
Gross interest on deposits in trust companies and banks	111.51	$ 9,041.72
Gross profit on sale or maturity of bonds and stocks	$ 5,485.95	
Gross increase, by adjustment, in book value of bonds	1,836.51	7,322.46
Total income		$ 566,096.07
Ledger assets December 31, 1908		206,219.62
Total		$ 566,096.07

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 71,816.34	
Health	53,641.57	
Total		$ 125,457.91
Investigation and adjustment of claims		$ 30,695.34
Commissions or brokerage		83,189.25
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		18,192.00
Salaries, traveling and all other expenses of agents not paid by commissions		7,086.82
Medical examiners' fees and salaries		1,610.75
Rent		6,470.57
State taxes on premiums		4,818.00
Insurance department licenses and fees		2,112.65
Legal expenses		371.68
Advertising		1,086.99
Printing and stationery		5,522.01
Postage, telegraph, telephone and express		6,362.74
Furniture and fixtures		775.92
Interest or dividends to stockholders		20,000.00
Other disbursements		555.03
Agents' balances charged off		182.55
Gross loss on sale or maturity of bonds		900.00
Total disbursements		$ 315,240.51
Balance		$ 250,855.86

LEDGER ASSETS.

Book value of bonds and stocks	$ 238,500.00
Cash in company's office	1,880.24
Deposits in trust companies and banks not on interest	10,475.62
Total ledger assets	$ 250,855.86

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 3,178.07
Market value of bonds and stocks over book value	$ 1,390.90
Gross assets	$ 255,424.83

LIABILITIES.

Net unpaid claims except liability claims		$ 17,538.00
Commissions and other charges due or to become due to agents or brokers		8,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		500.00
State, county and municipal taxes due or accrued		5,000.00
Advance premiums		5,380.60
Total of all liabilities except capital		$ 31,418.60
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	124,006.23	
Surplus as regards policy holders		$ 224,006.23
Total liabilities		$ 255,424.83

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	923,044.85
Total losses (less reinsurance) paid from organization of company		382,975.33
Total stock dividends declared from organization of company		61,000.00
Par value of company's stock owned by the directors		100,000.00
Total losses (less reinsurance) incurred during the year		126,712.18

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident and health	$ 9,793.36	$ 4,362.31

FIDELITY AND CASUALTY COMPANY.

NEW YORK CITY.

Incorporated March 20, 1876; Commenced Business May 1st, 1876.

GEORGE F. SEWARD, President. ROBERT J. HILLAS, Secretary.

Cash Capital. $1,000,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 1,985,904.10	
Health	1,363,282.30	
Liability	2,270,772.71	
Fidelity	413,767.31	
Plate glass	440,989.96	
Steam boiler	454,865.76	
Burglary and theft	667,578.18	
Fly wheel	100,412.15	
Workmen's collective	23,823.06	
Net premium income		$ 7,721,395.53
Gross interest on collateral loans	$ 712.05	
Gross interest on bonds and dividends on stocks	277,641.24	
Gross interest on deposits in trust companies and banks	5,845.29	
Gross interest from all other sources	735.58	
Gross rents	65,167.73	$ 350.101.89
From other sources		$ 9,105.86
Gross profit on sale or maturity of stocks		4,215.00
Total income		$ 8,084,818.28
Ledger assets December 31, 1908		7,423,390.02
Total		$ 15,508,208.30

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 778,699.47	
Health	477,179.87	

Liability	759,505.60	
Fidelity	53,726.62	
Plate glass	113,525.75	
Steam boiler	39,302.02	
Burglary and theft	201,993.46	
Fly wheel	8,041.53	
Workmen's collective	8,693.04	
Total		$ 2,440,667.36
Investigation and adjustment of claims		488,549.70
Commissions or brokerage		1,835,781.04
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		505,877.76
Salaries, traveling and all other expenses of agents not paid by commissions		368,887.05
Medical examiners' fees and salaries		6,868.89
Inspections (other than medical and claim)		223,747.15
Rent		49,970.09
Repairs and expenses on real estate		31,835.67
Taxes on real estate		17,599.88
State taxes on premiums		102,893.61
Insurance department licenses and fees		19,833.05
Legal expenses		5,104.34
Advertising		20,741.67
Printing and stationery		87,712.07
Postage, telegraph, telephone and express		38,709.83
Furniture and fixtures		4,839.42
Interest or dividends to stockholders		170,000.00
Other disbursements		46,069.56
Agents' balances charged off		602.73
Gross loss on sale or maturity of bonds		44,335.39
Total disbursements		$ 6,510,626.26
Balance		$ 8,997,582.04

LEDGER ASSETS.

Book value of real estate	$ 1,232,285.23
Loans secured by collateral	177,500.00
Book value of bonds and stocks	6,342,831.26
Cash in company's office	3,875.75
Deposits in trust companies and banks not on interest	36,771.53
Deposits in trust companies and banks on interest	20,165.14
Agents' balances and sundry ledger accounts	110,691.77
Premiums in course of collection	1,073,461.36
Total ledger assets	$ 8,997,582.04

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 39,076.63	
Interest due and accrued on collateral loans	73.40	
Interest due and accrued on other assets	250.48	
Rents due and accrued on company's property	426.28	$ 39,826.79
Market value of bonds and stocks over book value		835,436.51
Gross assets		$ 9,872,845.34

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 163,229.55	
Book value of ledger assets over market value	110,691.77	$ 273,921.32
Total admitted assets		$ 9,598,924.02

LIABILITIES.

Losses and claims—

	In process of adjustment.	Reported, no proofs.	Resisted.	
Accident	$208,080.00	$122,970.01	$ 79,850.00	
Health	73,125.00	101,309.42	6,025.00	
Fidelity	34,290.33		23,681.44	
Plate glass	13,011.41		800.00	
Steam boiler	26,505.00		750.00	
Burglary and theft	39,654.00		14,238.00	
Totals	$394,665.74	$224,279.43	$125,344.44	$ 744,289.61
Deduct reinsurance				1,809.71
Net unpaid claims except liability claims				$ 742,479.90
Special reserve for unpaid liability losses				1,008,242.43
Total unpaid claims and expenses of settlement				$ 1,750,722.33
Unearned premiums on outstanding risks				3,799,474.54
Commissions and other charges due or to become due to agents or brokers				252,669.68
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				53,128.40
State, county and municipal taxes due or accrued				100,000.00
Reinsurance				7,608.55
Advance premiums				2,500.00
Other liabilities				68,590.62
Total of all liabilities except capital				$ 6,034,694.12
Capital actually paid up in cash			$ 1,000,000.00	
Surplus over all liabilities			2,564,229.90	
Surplus as regards policy holders				3,564,229.90
Total liabilities				$ 9,598,924.02

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 1,902,829.25	$ 1,036,704.40
Written or renewed during the year	2,828,987.99	1,679,217.97
Totals	$ 4,731,817.24	$ 2,715,922.37
Expired and cancelled	2,740,598.96	1,574,061.16
In force at end of the year	$ 1,991,218.28	$ 1,141,861.21
Deduct amount reinsured	169.95	
Net premiums in force	$ 1,991,048.33	$ 1,141,861.21
	Liability.	Fidelity.
In force December 31, 1908	$ 1,690,674.85	$ 369,882.02
Written or renewed during the year	2,400,489.70	452,675.76
Totals	$ 4,091,164.55	$ 822,557.78
Expired and cancelled	2,228,095.11	461,504.45
In force at end of the year	$ 1,863,069.44	$ 361,053.33

Deduct amount reinsured	79.79	6,330.47
Net premiums in force	$ 1,862,989.65	$ 354,722.86
Amount at risk Dec. 31, 1909		$ 86,699,883.70
	Plate glass.	Steam boiler.
In force December 31, 1908	$ 868,449.98	$ 772,727.15
Written or renewed during the year	496,653.90	566,484.87
Totals	$ 865,103.83	$ 1,339,212.02
Expired and cancelled	472,851.93	533,293.20
In force at end of the year	$ 392,251.90	$ 805,918.82
Deduct amount reinsured	153.61	
Net premiums in force	$ 392,098.29	$ 805,918.82
	Burglary and theft.	Fly wheel.
In force December 31, 1908	$ 750,678.87	$ 167,985.08
Written or renewed during during the year	762,438.61	114,448.26
Totals	$ 1,513,117.48	$ 282,433.34
Expired and cancelled	738,567.21	102,637.12
In force at end of the year	$ 774,550.27	$ 179,796.22
Deduct amount reinsured	4,596,00	
Net premiums in force	$ 769,954.27	$ 179,796.22
		Workmen's collective.
In force December 31, 1908		$ 24,771.33
Written or renewed during the year		18,668.98
Total		$ 43,440.31
Expired and cancelled		22,515.97
In force at end of the year		$ 20,924.34
Net premiums in force		$ 20,924.34

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 81,912,096.98
Total losses (less reinsurance) paid from organization of company	31,636,503.21
Total cash dividends declared from organization of company	1,533,750.00
Total stock dividends declared from organization of company	750,000.00
Par value of company's stock owned by the directors	391,700.00
Total losses (less reinsurance) incurred during the year	3,310,011.45

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 22,626.32	$ 10,357.80
Health	16,334.53	5,127.52
Liability	17,812.37	10,989.61
Plate glass	2,096.74	402.75
Steam boiler	4,390.17	1,051.08
Burglary and theft	2,716.84	
Fly wheel	825.86	
Totals	$ 66,802.33	$ 27,928.76

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

BALTIMORE, MD.

Incorporated February, 1890; Commenced Business, June, 1890.

EDWIN WARFIELD, President. HARRY NICODEMUS, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

Net premiums received, viz:		
Fidelity	$ 1,898,040.47	
Surety	497,335.41	
Net premium income		$ 2,395,375.88
Inspections		1,504.70
Gross interest on collateral loans	2,000.00	
Gross interest on bonds and dividends on stocks	193,181.81	
Gross interest on deposits in trust companies and banks	4,750.14	
Gross rents, includng $15,450.01 for company's occupancy of its own buildings	59,124.21	259,056.16
From other sources		46,453.85
From agents' balances previously charged off		50.00
Gross increase, by adjustment, in book value of bonds, $5,750.00; stocks, $26,205.00		31,955.00
Total income		$ 2,734,395.59
Ledger assets December 31, 1908		5,941,281.90
Total		$ 8,675,677.49

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Fidelity	$ 612,263.74	
Surety	291,546.13	
Total		$ 903,809.87
Investigation and adjustment of claims		32,263.33
Collection expenses		16,170.19
Commissions or brokerage		522,011.58
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		208,287.34
Salaries, traveling and all other expenses of agents not paid by commissions		66,894.15
Inspections (other than medical and claim)		23,185.94
Rent		24,706.47
Repairs and expenses on real estate		18,952.33
Taxes on real estate		16,610.49
State taxes on premiums		28,003.25
Insurance department licenses and fees		2,234.34
All other licenses, fees and taxes		54,585.39
Legal expenses		54,377.24
Advertising		4,090.48
Printing and stationery		16,326.40
Postage, telegraph, telephone and express		19,930.16
Furniture and fixtures		4,937.95
Interest or dividends to stockholders		320,000.00

Other disbursements		29,877.61
Gross decrease, by adjustment, in book value of bonds, $16,580.00; stocks, $764.00		17,344.00
Total disbursements	$	2,384,571.51
Balance	$	6,291,105.98

LEDGER ASSETS.

Book value of real estate	$	841,230.98
Loans secured by collateral		104,900.00
Book value of bonds and stocks		4,445,500.00
Deposits in trust companies and banks not on interest		239,065.14
Deposits in trust companies and banks on interest		150,236.78
Premiums in course of collection		289,389.06
Other ledger assets		220,784.02
Total ledger assets	$	6,291,105.98

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	$	53,271.07
Total admitted assets	$	6,237,834.91

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.
Fidelity	$20,720.32	$18,470.76	$185,008.85	$134,180.87
Surety				77,450.00
Totals	$20,720.32	$18,470.76	$185,008.85	$211,630.87

Net unpaid claims except liability claims	$	435,830.80
Unearned premiums on outstanding risks		1,160,723.44
Commissions and other charges due or to become due to agents or brokers.		51,328.86
State, county and municipal taxes due or accrued		35,000.00
Return premiums		8,571.10
Reinsurance		10,303.81
Advance premiums		22,432.57
Total of all liabilities except capital	$	1,724,190.58
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	2,513,644.33	
Surplus as regards policy holders		4,513,644.33
Total liabilities	$	6,237,834.91

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1908	$ 1,414,449.80	$ 361,993.08
Written or renewed during the year	1,843,771.07	418,652.51
Totals	$ 3,258,220.87	$ 780,645.59
Expired and cancelled	1,353,088.39	337,500.22
In force at end of the year	$ 1,905,132.48	$ 443,145.37

Deduct amount reinsured	106,020.56	6,916.09
Net premiums in force	$ 1,799,111.92	$ 436,229.28
Amount at risk Dec. 31, 1909.....	$341,805,982.00	$231,205,562.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 18,719,557.82
Total losses (less reinsurance) paid from organization of company..	6,669,255.04
Total cash dividends declared from organization of company.....	3,264,888.00
Par value of company's stock owned by the directors.....	398,650.00
Total losses (less reinsurance) incurred during the year.....	691,971.60

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.
Fidelity	$ 10,391.51
Surety	2,136.93
Total	$ 12,528.44

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

PHILADELPHIA, PA.

Incorporated February 28, 1891. Commenced Business February 23, 1891.

FRANKLIN J. MOORE, U. S. Manager.

U. S. Deposit $250,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 1,104,450.87	
Health	366,848.02	
Liability	1,115,562.20	
Burglary and theft	176,161.83	
Auto. property damage	312,836.69	
Net premium income		$ 3,075,859.61
Policy fees		74,363.00
Gross interest on bonds and dividends on stocks	44,339.83	
Gross interest on deposits in trust companies and banks	1,419.13	
Gross interest from all other sources.....	22.34	
Gross rents, including $16,499.76 for company's occupancy of its own buildings....	16,499.76	62,281.06
From other sources		1,103.36
Gross profit on sale or maturity of bonds.....		160.00
Gross increase, by adjustment, in book value of bonds.....		1,062.49
Total income		3,214,829.52

Ledger assets December 31, 1908		1,670,869.45
Total		4,885,698.97

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 410,885.36	
Health	136,961.78	
Liability	318,765.40	
Burglary and theft	63,097.95	
Auto. property damage	95,847.28	
Total		$ 1,025,557.77
Investigation and adjustment of claims		20,684.32
Policy fees retained by agents		74,363.00
Commissions or brokerage		801,338.46
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		195,975.33
Medical examiners' fees and salaries		16,975.61
Inspections (other than medical and claim)		11,738.81
Rent		86,365.17
Repairs and expenses on real estate		4,110.38
Taxes on real estate		1,930.50
State taxes on premiums		38,170.13
Insurance department licenses and fees		8,447.65
All other licenses, fees and taxes		1,269.52
Legal expenses		5,802.87
Advertising		1,604.03
Printing and stationery		28,889.56
Postage, telegraph, telephone and express		24,136.09
Furniture and fixtures		6,992.66
Other disbursements		173,073.78
Gross loss on sale or maturity of bonds		350.00
Gross decrease, by adjustment, in book value of stocks		370.00
Total disbursements		$ 2,478,145.14
Balance		$ 2,407,553.83

LEDGER ASSETS.

Book value of real estate	$ 213,160.58
Book value of bonds and stocks	1,546,264.55
Cash in company's office	507.36
Deposits in trust companies and banks not on interest	371.90
Deposits in trust companies and banks on interest	194,767.49
Premiums in course of collection	446,735.88
Other ledger assets	5,746.07
Total ledger assets	$ 2,407,553.83

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 17,004.94	
Interest due and accrued on other assets	2,194.42	
		$ 19,199.36
Gross assets		$ 2,426,753.19

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 31,244.06	
Book value of ledger assets over market value	108,096.20	
		$ 139,340.26
Total admitted assets		$ 2,287,412.93

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.	
Accident...	$ 4,563.91	$ 62,660.72	$ 4,724.10	$ 14,634.53	
Health ...	1,208.57	13,555.15	705.90	2,713.45	
Burglary and theft	30.10	5,624.39	8,894.00	2,294.00	
Auto property damage...	5,000.00	34,000.00		10,239.05	
Totals	$ 10,802.58	$115,840.26	$ 8,324.00	$ 29,881.03	$ 164,847.87
Deduct reinsurance					5,722.49
Net unpaid claims except liability claims					$ 159,125.38
Special reserve for unpaid liability losses					269,291.22
Total unpaid claims and expenses of settlement					$ 428,416.60
Unearned premiums on outstanding risks					$ 974,773.78
Commissions and other charges due or to become due to agents or brokers					137,112.30
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued					10,000.00
State, county and municipal taxes due or accrued					50,276.75
Advance premiums					18,460.95
Other liabilities					50,000.00
Total of all liabilities except capital					$ 1,669,040.38
Capital actually paid up in cash				$ 250,000.00	
Surplus over all liabilities				368,372.55	
Surplus as regards policy holders					$ 618,372.55
Total liabilities					$ 2,287,412.93

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 358,607.87	$ 107,119.63
Written or renewed during the year	1,184,438.84	394,812.94
Totals	$ 1,543,046.71	$ 501,932.57
Expired and cancelled	1,106,404.58	368,801.53
In force at end of the year	$ 436,642.13	$ 133,131.04
Deduct amount reinsured	15,264.71	5,088.23
Net premiums in force	$ 421,377.42	$ 128,042.81

	Liability.	Burglary and theft.
In force December 31, 1908	$ 544,286.66	$ 208,222.83

Written or renewed during the year.....	1,383,029.74	210,441.14
Totals	$ 1,927,316.40	$ 418,669.97
Expired and cancelled	999,889.89	200,274.31
In force at end of the year.....	$ 927,426.51	$ 218,395.66
Deduct amount reinsured	29,256.69	28,331.65
Net premiums in force	$ 924,500.82	$ 190,064.01

	Auto. property damage.
In force December 31, 1908	$ 114,761.57
Written or renewed during the year.....	379,111.39
Total	$ 493,872.96
Expired and cancelled	215,832.49
In force at end of the year.....	$ 278,040.47
Net premiums in force.....	$ 278,040.47

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company.....	$ 9,551,494.50
Total losses (less reinsurance) paid from organization of company	3,581,510.15
Total losses (less reinsurance) incurred during the year.....	1,027,931.54

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Reinsurance.
Accident	$ 5,472.59	$ 3,002.06
Health	1,824.19	1,000.69
Burglary and theft	78.23	
Totals	$ 7,375.01	$ 4,002.75

GREAT EASTERN CASUALTY COMPANY.

NEW YORK CITY.

Incorporated December, 1892; Commenced Business January, 1893.

LOUIS H. FIBEL, President. THOMAS H. DARLING, Secretary.

Cash Capital, $250,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 343,735.57	
Health	146,388.73	
Net premium income		$ 490,124.30
Policy fees		47,402.95
Gross interest on bonds and dividends on stock	$ 17,417.03	

Gross interest on deposits in trust companies and banks	652.15	$ 18,069.18
Gross increase by adjustment, in book value of bonds, $1,703.12; stocks, $5,105.00		$ 6,808.12
Total income		$ 562,404.55
Ledger assets December 31, 1908		465,410.31
Increase of capital during year		50,000.00
Total		$ 1,077,814.86

DISBURSEMENTS.

Net amount paid policy holders for losses	$ 151,289.65
Investigation and adjustment of claims	3,535.80
Policy fees retained by agents	47,402.95
Commissions or brokerage	145,014.52
Salaries, fees and all other compensation of officers, directors, trustees and home office employes	46,390.19
Salaries, traveling and all other expenses of agents not paid by commissions	7,239.30
Medical examiners' fees and salaries	1,232.00
Rent	3,240.00
Insurance department licenses and fees	7,374.66
All other licenses, fees and taxes	1,284.37
Legal expenses	4,334.17
Advertising	2,173.62
Printing and stationery	5,651.16
Postage, telegraph, telephone and express	5,129.11
Furniture and fixtures	1,242.72
Interest or dividends to stockholders	10,625.00
Other disbursements	8,642.61
Agents' balances charged off	148.34
Total disbursements	$ 451,950.17
Balance	$ 625,864.69

LEDGER ASSETS.

Mortgage loans on real estate	$ 85,000.00
Book value of bonds and stocks	450,932.25
Cash in company's office	8,890.86
Deposits in trust companies and banks on interest	35,931.63
Premiums in course of collection	45,109.95
Total ledger assets	$ 625,864.69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,240.47	
Interest due and accrued on bonds	3,116.81	
Bank deposits	70.45	$ 4,427.73
Market value of bonds and stocks over book value		$ 4,392.75
Gross assets		$ 634,685.17

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909		$ 903.64
Total admitted assets		$ 633,781.53

LIABILITIES.

Losses and claims—

	Reported, no proofs	Resisted.	
Accident	$12,575.31	$ 4,445.10	
Health	6,513.92		
Totals	$19,089.23	$ 4,445.10	
Net unpaid claims except liability claims			$ 23,534.33
Unearned premiums on outstanding risks			130,502.22
Commissions and other charges due or to become due to agents or brokers			19,556.54
State, county and municipal taxes due or accrued			500.00
Dividends due stockholders			8,000.00
Reinsurance			814.86
Advance premiums			3,702.99
Total of all liabilities except capital			$ 186,610.94
Capital actually paid in cash		$ 250,000.00	
Surplus over all liabilities		197,170.59	
Surplus as regards policy holders			$ 447,170.59
Total liabilities			$ 633,781.53

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 183,226.85	$ 35,834.10
Written or renewed during the year	397,968.88	169,374.61
Totals	$ 581,195.73	$ 205,208.71
Expired and cancelled	378,031.37	137,528.43
In force at end of year	$ 203,164.36	$ 67,680.28
Deduct amount reinsured	9,770.20	70.00
Net premiums in force	$ 193,394.16	$ 67,610.28

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 8,194,956.73
Total losses (less reinsurance) paid from organization of company	1,080,645.60
Total cash dividends declared from organization of company	125,725.00
Par value of company's stock owned by the directors	162,900.00
Total losses (less reinsurance) incurred during the year	150,114.72

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Reinsurance.
Accident	$ 3,569.81	$ 1,729.00
Health	2,053.26	648.55
Totals	$ 5,623.07	$ 2,377.55

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1866; Commenced Business October, 1866.

L. B. BRAINARD, President. CHARLES S. BLAKE, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

Net premiums received, viz:		
Steam boiler	$ 1,728,915.44	
Fly wheel	4,075.58	
Net premium income		$ 1,732,991.02
Inspections		15,496.27
Gross interest on mortgage loans	$ 51,504.84	
Gross interest on bonds and dividends on stocks.	126,263.48	
Gross interest on deposits in trust companies and banks	3,128.83	
Gross interest from all other sources	387.77	
Gross rents	74.00	181,358.92
From other sources		400.00
Gross profit on sale or maturity of bonds		175.00
Total income		$ 1,930,421.21
Ledger assets December 31, 1908		4,036,718.62
Total		$ 5,967,134.83

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Steam boiler	$ 70,745.81	
Total		$ 70,745.81
Commissions or brokerage		176,370.20
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		62,736.99
Salaries, traveling and all other expenses of agents not paid by commissions		259,263.79
Inspections (other than medical and claim)		488,526.60
Repairs and expenses on real estate		4,070.24
Taxes on real estate		2,000.00
State taxes on premiums		15,430.78
Insurance department licenses and fees		5,894.47
All other licenses, fees and taxes		20,840.12
Legal expenses		581.98
Advertising		1,868.23
Printing and stationery		18,076.93
Postage, telegraph, telephone and express		19,119.07
Furniture and fixtures		2,687.97
Interest or dividends to stockholders		100,000.00
Office expenses and exchange		1,598.51
Gross loss on sale or maturity of bonds		2,480.00
Total disbursements		$ 1,252,291.69
Balance		$ 4,714,843.14

LEDGER ASSETS.

Book value of real estate		$ 93,600.00
Mortgage loans on real estate		1,107,060.00
Book value of bonds and stocks		2,984,268.87
Cash in company's office		1,582.93
Deposits in trust companies and banks on interest		122,953.95
Premiums in course of collection		375,068.44
Cash in course of transmission		30,308.95
Total ledger assets		$ 4,714,843.14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 29,771.37	
Interest due and accrued on bonds	37,809.13	$ 67,580.50
Market value of bonds and stocks over book value		$ 79,207.13
Gross assets		$ 4,861,630.77

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 147,019.98
Total admitted assets	$ 4,714,610.79

LIABILITIES.

Losses and claims—

	In process of adjustment.	
Steam boiler	$ 90,939.53	
Totals	$ 90,939.53	
Net unpaid claims except liability claims		$ 90,939.53
Unearned premiums on outstanding risks		$ 1,943,782.29
Commissons and other charges due or to become due to agents or brokers		45,609.69
State, county and municipal taxes due or accrued		25,000.00
Other liabilities		16,835.50
Total of all liabilities except capital		$ 2,122,117.01
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,592,493.78	
Surplus as regards policy holders		2,592,493.78
Total liabilities		$ 4,714,610.79

EXHIBIT OF PREMIUMS.

	Steam Boiler.
In force December 31, 1908	$ 3,697,499.94
Written or renewed during the year	1,481,842.98
Totals	$ 5,179,342.92

Expired and cancelled	1,474,345.99	
In force at end of the year	$ 3,704,996.93	
Net premiums in force	$ 3,704,996.93	

	Fly Wheel.
In force December 31, 1908	$ 847.50
Written or renewed during the year	4,179.58
Totals	$ 5,027.08
Expired and cancelled	166.50
In force at end of the year	$ 4,860.58
Net premiums in force	$ 4,860.58

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 26,086,556.19
Total losses (less reinsurance) paid from organization of company	2,169,945.69
Total cash dividends declared from organization of company	1,754,750.00
Total stock dividends declared from organizaton of company	640,000.00
Par value of company's stock owned by the directors	91,200.00
Total losses (less reinsurance) incurred during the year	$ 128,671.41

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Steam boiler	$ 16,667.41	$ 993.09

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY.

CRAWFORDSVILLE, IND.

Incorporated April 12th, 1893; Commenced Business February 26, 1886.

JOHN R. BONNELL, President CHAS. L. GOODBAR, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Live stock	$ 399.201.21	
Net premium income		$ 399,201.21
Gross interest on mortgage loans	$ 2,139.00	
Gross interest on bonds and dividends on stocks	9,305.17	
Gross interest from all other sources	678.03	$ 12,122.20
Transfer fees		$ 49.75
From agents' balances previously charged off		504.80
Total income		$ 411,877.96

Ledger assets December 31, 1908		225,239.06
Total		$ 637,117.02

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Live stock	$ 159,142.21	
Total		$ 159,142.21
Commissions or brokerage		86,207.42
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		11,802.79
Salaries, traveling and all other expenses of agents not paid by commissions		2,182.50
Medical examiners' fees and salaries		24.50
Rent		441.27
State taxes on premiums		2,334.95
Insurance department licenses and fees		6,287.77
All other licenses, fees and taxes		2,136.29
Legal expenses		840.88
Advertising		4,069.49
Printing and stationery		5,634.39
Postage, telegraph, telephone and express		4,253.28
Furniture and fixtures		1,477.82
Other disbursements		1,096.57
Total disbursements		$ 287,882.13
Balance		$ 349,234.89

LEDGER ASSETS.

Mortgage loans on real estate	$ 49,700.00
Loans secured by collateral	199,125.65
Deposits in trust companies and banks not on interest	27,049.87
Premiums in course of collection	64,499.34
Bills receivable	1,986.33
Premium notes secured	6,873.70
Total ledger assets	$ 349,234.89

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 908.45	
Interest due and accrued on bonds	1,634.82	$ 2,543.27
Market value of bonds and stocks over book value		$ 3,541.70
Gross assets		$ 355,319.86

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,986.33	
Gross premiums in course of collection written prior to October 1, 1909	2,049.16	$ 4,035.49
Total admitted assets		$ 351,284.37

LIABILITIES.

Losses and claims—

	In process of adjustment.	Reported, no proofs.		
Live stock	$ 3,295.00	$12,042.33		
Net unpaid claims except liability claims			$	15,337.33
Unearned premiums on outstanding risks			$	160,233.40
Commissions and other charges due or to become due to agents or brokers				17,330.97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				500.00
State, county and municipal taxes due or accrued				2,624.16
Other liabilities				4,275.50
Total of all liabilities except capital			$	200,301.36
Capital actually paid up in cash	$ 100,000.00			
Surplus over all liabilities	50,983.01			
Surplus as regard policy holders			$	150,983.01
Total liabilities			$	351,284.37

EXHIBIT OF PREMIUMS.

	Live Stock.
In force December 31, 1908	$ 182,432.07
Written or renewed during the year	405,508.77
Total	$ 587,940.84
Expired and cancelled	267,474.04
In force at end of the year	$ 320,466.80
Net premiums in force	$ 320,466.80

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 1,448,228.28
Total losses (less reinsurance) paid from organization of company	535,361.96
Total cash dividends declared from organization of company	106,500.00
Par value of company's stock owned by the directors	39,500.00
Amount loaned to directors or other officers	11,000.00
Total losses (less reinsurance) incurred during the year	164,512.57

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Reinsurance.
Live stock	$ 1,636.14	$ 3,173.00

LLOYDS PLATE GLASS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated August, 1882; Commenced Business September, 1882.

WILLIAM T. WOODS, President. CHARLES E. W. CHAMBERS, Secretary.

Cash Capital, $250,000.00.

INCOME.

Net premiums received, viz:		
Plate glass	$ 593,351.97	
Net premium income		$ 593,351.97
Gross interest on bonds and dividends on stocks	$ 20,974.00	
Gross rents, including $7,000.00 for company's occupancy of its own buildings	16,869.24	37,843.24
Gross profit on sale or maturity of stocks		515.63
Total income		$ 631,710.84
Ledger assets December 31, 1908		812,501.90
Total		$ 1,444,212.74

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Plate glass	$ 156,737.63	
Total		$ 156,737.63
Commissions or brokerage		171,692.05
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		58,649.62
Salaries, traveling and all other expenses of agents not paid by commissions		2,843.60
Rent—including $7,000.00 for company's occupancy of its own buildings		8,054.92
Repairs and expenses on real estate		5,844.32
Taxes on real estate		6,376.55
State taxes on premiums		5,744.35
Insurance department licenses and fees		6,540.96
All other licenses, fees and taxes		1,234.37
Legal expenses		402.08
Advertising		2,250.25
Printing and stationery		3,724.42
Postage, telegraph, telephone and express		5,172.92
Furniture and fixtures		553.00
Interest or dividends to stockholders		50,000.00
Other disbursements		7,541.27
Agents' balances charged off		752.01
Gross loss on sale or maturity of bonds		3,200.00
Total disbursements		$ 497,314.32
Balance		$ 946,898.42

LEDGER ASSETS.

Book value of real estate	$ 245,763.18

Book value of bonds and stocks		556,550.38
Cash in company's office		15,708.96
Deposits in trust companies and banks not on interest		27,431.89
Premiums in course of collection		101,444.01
Total ledger assets		$ 946,898.42

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 5,014.80	
Rents due and accrued on company's property	275.00	$ 5,289.80
Market value of real estate over book value		$ 19,236.82
Other non-ledger assets		7,561.43
Gross assets		$ 978,986.47

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	$ 7,366.43	
Bill receivable	195.00	
Gross premiums in course of collection written prior to October 1, 1909	2,534.09	
Book value of ledger assets over market value	10,386.07	
		$ 20,481.59
Total admitted assets		$ 958,504.88

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	
Plate glass	$ 8,820.92	$ 5,890.03	
Net unpaid claims except liability claims			$ 14,710.95
Unearned premiums on outstanding risks			$ 271,075.52
Commissons and other charges due or to become due to agents or brokers			32,969.97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued			19.28
State, county and municipal taxes due or accrued			6,500.00
Return premiums			2,591.21
Total of all liabilities except capital			$ 327,866.93
Capital actually paid up in cash		$ 250,000.00	
Surplus over all liabilities		380,637.95	
Surplus as regards policy holders			630,637.95
Total liabilities			$ 958,504.88

EXHIBIT OF PREMIUMS.

	Plate Glass.
In force December 31, 1908	$ 561,374.55
Written or renewed during the year	562,696.00
Total	$ 1,124,070.55
Expired and cancelled	581,302.82
In force at end of the year	$ 542,767.73
Net premiums in force	$ 542,767.73

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	9,795,341.86
Total losses (less reinsurance) paid from the organization of company		3,725,342.59
Total cash dividends declared from organization of company		969,500.00
Par value of company's stock owned by the directors		85,000.00
Total losses (less reinsurance) incurred during the year	$	151,713.34

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Plate glass	$ 2,977.60	$ 959.61

LOYAL PROTECTIVE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated July 23, 1909; Commenced Business August 20, 1909.

S. AUGUSTUS ALLEN, President. FRANCIS R. PARKS, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:			
Accident and Health	$ 114,500.36		
Net premium income		$	114,500.36
Policy fees			5,915.00
Gross interest on bonds and dividends on stocks	$ 872.77		
Gross interest on deposits in trust companies and banks	715.81		
Gross interest from all other sources	8.94		
Gross rents	120.00	$	1,717.52
From other sources			134,653.13
Total income		$	256,786.01
Total		$	356,786.01

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:			
Accident	$ 14,447.79		
Health	26,935.36		
Total		$	41,383.15
Investigation and adjustment of claims			1,369.29
Policy fees retained by agents			5,687.75
Commissions or brokerage			7,997.04
Salaries, traveling and all other expenses of agents not paid by commissions			15,756.41
Medical examiners' fees and salaries			559.14
Inspections (other than medical and claim)			42.00

Repairs and expenses on real estate		695.84
Insurance department licenses and fees		1,490.62
All other licenses, fees and taxes		40.75
Legal expenses		477.40
Advertising		89.80
Printing and stationery		3,664.77
Postage, telegraph, telephone and express		624.14
Furniture and fixtures		122.95
Interest or dividends to stockholders		1,782.42
Gross decrease, by adjustment, in book value of bonds		2,286.00
Total disbursements	$	84,069.47
Balance	$	272,716.54

LEDGER ASSETS.

Book value of bonds	$	182,715.39
Cash in company's office		500.00
Deposits in trust companies and banks on interest		89,121.90
Other ledger assets		379.25
Total ledger assets	$	272,716.54

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	2,354.96
Market value of bonds and stocks over book value		14.61
Gross Assets	$	275,086.11

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value		379.25
Total admitted assets	$	274,706.86

LIABILITIES.

Losses and claims—

	Reported, no proofs.	Resisted.		
Accident and health	$35,370.04	$ 215.00		
Totals	$35,370.04	$ 215.00		
Net unpaid claims except liability claims			$	35,585.04
Unearned premiums on outstanding risks				76,287.00
Commissions and other charges due or to become due to agents or brokers				2,660.05
State county and municipal taxes due or accrued				2,207.01
Dividends due stockholders				2,118.20
Advance premiums				2,234.00
Total liabilities except capital			$	121,091.30
Capital actually paid up in cash		$ 100,000.00		
Surplus over all liabilities		53,615.56		
Surplus as regards policy holders			$	153,615.56
Total liabilities			$	274,706.86

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908	$ 123,393.50
Written or renewed during the year	114,727.00
Total	$ 238,120.50
Expired and cancelled	123,689.50
In force at end of the year	$ 114,431.00
Net premiums in force	$ 114,431.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 114,727.00
Total losses (less reinsurance) paid from organization of company	41,383.15
Par value of company's stock owned by the directors	99,000.00
Total losses (less reinsurance) incurred during the year	34,162.22

BUSINESS IN WEST VIRGINIA.

	Gross premiums. Less Re-insurance and Return Premiums.	Losses Paid, Less Reinsurance.
Accident and Health	$ 2,201.00	$ 429.50

MARYLAND CASUALTY COMPANY.

BALTIMORE, MARYLAND.

Incorporated February 8, 1898; Commenced Business March 1, 1898.

JOHN T. STONE, President. JAMES F. MITCHELL, Secretary.

Cash Capital, $750,000.00.

INCOME.

Net premiums received. viz:		
Accident	$ 859,417.31	
Health	278,321.78	
Liability	2,199,208.78	
Plate glass	311,186.51	
Steam boiler	243,776.29	
Burglary and theft	333,113.76	
Sprinkler	190,698.56	
Fly wheel	24,689.79	
Auto. property damage	30,141.52	
Workmen's collective	22,410.68	
Net premium income		$ 4,492,959.93
Gross interest on bonds and dividends on stocks	$ 145,427.08	
Gross interest on deposits in trust companies and banks	426.04	
Gross interest from all sources	5,802.86	
Gross rents	44,675.98	196,331.96
Gross profit on sale or maturity of bonds, $2,058.75; stocks, $337.50		$ 2,396.25

Gross increase, by adjustment, in book value of bonds, $51,221.49; stocks, $9,425.00		60,646.49
Total income		$ 4,752,334.63
Ledger assets December 31, 1908		3,959,609.84
Total		$ 8,711,944.47

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 295,191.91	
Health	109,018.85	
Liability	657,411.35	
Plate glass	95,941.67	
Steam boiler	19,684.77	
Burglary and theft	70,669.83	
Sprinkler	32,492.90	
Fly wheel	3,257.58	
Auto. property damage	5,359.67	
Workmen's collective	9,205.40	
Total		$ 1,298,233.93
Investigation and adjustment of claims		$ 280,748.94
Commission or brokerage		1,083,515.90
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		190,134.73
Salaries, traveling and all other expenses of agents not paid by commissions		112,962.67
Medical examiners' fees and salaries		8,200.00
Inspections (other than medical and claim)		99,785.14
Rent		25,158.06
Repairs and expenses on real estate		13,408.39
Taxes on real estate		7,626.55
State taxes on premiums		59,444.02
Insurance department licenses and fees		17,790.59
All other licenses, fees and taxes		13,205.76
Legal expenses		1,250.00
Advertising		29,960.00
Printing and stationery		29,413.00
Postage, telegraph, telephone and express		5,874.27
Furniture and fixtures		9,117.29
Interest or dividends to stockholders		120,000.00
Other disbursements		11,265.84
Gross loss on sale or maturity of bonds, $4,781.25; stocks, $69.50		4,850.75
Gross decrease, by adjustmet, in book value or bonds		52,896.00
Total disbursements		$ 3,469,836.83
Balance		$ 5,242,107.64

LEDGER ASSETS.

Book value of real estate	$ 530,098.30
Book value of bonds and stocks	3,876,854.08
Cash in company's office	21,361.28
Deposits in trust companies and banks not on interest	91,441.01
Deposits in trust companies and banks on interest	55,695.55
Bills receivable	7,975.77
Other ledger assets	15,519.57

Premiums in course of collection		643,162.08
Total ledger assets		$ 5,242,107.64

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 25,397.50	
		$ 25,397.50
Gross assets		$ 5,267,505.14

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 7,975.77	
Gross premiums in course of collection written prior to October 1	25,635.38	
Agents balances	6,554.37	
		$ 40,165.52
Total admitted assets		$ 5,227,339.62

LIABILITIES.

Losses and claims—

	In process of adjustment.	Resisted for policy holders.	Resisted.
Accident	$ 45,429.00		$ 34,475.00
Health	15,573.00		
Plate glass	14,873.83		1,981.00
Steam boiler	2,400.00	$ 7,150.00	515.00
Burglary and theft	12,354.50		14,300.00
Sprinkler	2,557.00		750.00
Physicians' defense		10,575.00	
Workmen's collective			750.00
Totals	$ 93,187.33	$17,725.00	$52,771.00

Net unpaid claims except liability claims		$ 163,683.38
Special reserve for unpaid liability losses		869,114.87
Total unpaid claims and expenses of settlement		$ 1,032,798.20
Unearned premiums on outstanding risks		$ 1,869,135.85
Commissons and other charges due or to become due to agents or brokers		172,907.47
State, county and municipal taxes due or accrued		66,486.89
Reinsurance		1,325.82
Total of all liabilities except capital		$ 3,142,654.23
Capital actually paid up in cash	$ 750,000.00	
Surplus over all liabilities	1,334,685.39	
Surplus as regards policy holders		2,084,685.39
Total liabilities		$ 5,227,339.62

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 823,639.71	$ 68,864.96
Written or renewed during the year	936,573.26	324,446.50
Totals	$ 1,760,212.97	$ 303,311.46

Expired and cancelled	1,085,072.11	151,089.46
In force at end of the year	$ 675,140.86	$ 242,222.00
Deduct amount reinsured	88,417.44	10,548.67
Net premiums in force	$ 636,723.42	$ 231,673.33
	Liability.	Plate glass.
In force December 31, 1908	$ 1,208,095.63	$ 281,145.47
Written or renewed during the year	2,340,537.65	331,710.65
Totals	$ 3,548,633.28	$ 612,856.12
Expired and cancelled	2,109,408.65	332,835.55
In force at end of the year	$ 1,439,224.63	$ 280,020.57
Deduct amount reinsured		10.00
Net premiums in force	$ 1,439,224.63	$ 280,010.57
	Steam boiler.	Burglary and Theft.
In force December 31, 1908	$ 405,665.99	$ 371,545.60
Written or renewed during the year	266,896.53	381,988.73
Totals	$ 672,562.52	$ 753,534.33
Expired and cancelled	235,330.39	343,747.70
In force at end of the year	$ 437,232.13	$ 409,786.63
Deduct amount reinsured		19,455.88
Net premiums in force	$ 437,232.13	$ 390,330.75
	Sprinkler.	Fly Wheel.
In force December 31, 1908	$ 151,663.87	$ 25,491.06
Written or renewed during the year	207,437.27	28,671.10
Totals	$ 359,101.14	$ 54,162.16
Expired and cancelled	175,543.07	19,408.58
In force at end of the year	$ 183,558.07	$ 34,753.58
Deduct amount reinsured	93.75	
Net premiums in force	$ 183,464.32	$ 34,753.58
	Auto. property damage.	Workmen's Collective.
In force December 31, 1908	$ 12,070.29	$ 16,694.12
Written or renewed during the year	35,107.14	31,249.68
Totals	$ 47,177.43	$ 47,943.80
Expired and cancelled	18,927.42	30,569.40
In force at end of the year	$ 28,250.01	$ 17,374.40
Deduct amount reinsured		2,650.00
Net premiums in force	$ 28,250.01	$ 14,724.40

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 25,836,893.19
Total losses (less reinsurance) paid from organization of company	11,199,687.62
Total cash dividends declared from organization of company	944,500.00

Par value of company's stock owned by the directors	160,700.00
Total losses (less reinsurance) incurred during the year	1,675,410.61

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 11,054.11	$ 7,365.84
Health	6,682.67	3,306.13
Liability	32,225.52	5,718.89
Plate glass	2,299.37	838.79
Steam boiler	4,411.84	2.96
Burglary and theft	3,051.17	
Sprinkler	1,136.37	87.19
Fly wheel	8.30	
Auto. property damage	24.21	20.15
Totals	$ 60,893.56	$ 17,339.95

METROPOLITAN CASUALTY INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 22, 1874; Commenced Business April 23, 1874.

EUGENE H. WINSLOW, President. S. WILLIAM BURTON, Secretary.

Cash Capital, $200,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 123,694.42	
Health	24,528.40	
Plate glass	568,078.82	
Net premium income		$ 716,301.64
Policy fees		7.00
Gross interest on bonds and dividends on stocks	$ 21,897.90	
Gross interest on deposits in trust companies and banks	1,269.17	$ 23,167.07
Gross profit on sale or maturity of bonds		362.10
Total income		$ 739,837.81
Ledger assets December 31, 1908		639,731.88
Total		$ 1,379,569.69

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 39,673.68	
Health	6,553.47	
Plate glass	165,414.57	
Total		$ 211,641.72
Investigation and adjustment of claims		$ 763.14
Commissions or brokerage		217,092.81

Salaries, fees and all other compensation of officers, directors, trustees and home office employes		69,151.89
Salaries, traveling and all other expenses of agents not paid by commissions		14,746.81
Medical examiners' fees and salaries		1,326.05
Rent		7,475.04
State taxes on premiums		6,868.40
Insurance department licenses and fees		2,782.67
All other licenses, fees and taxes		4,786.27
Legal expenses		1,770.96
Advertising		2,631.14
Printing and stationery		8,896.69
Postage, telegraph, telephone and express		4,486.43
Furniture and fixtures		791.65
Interest or dividends to stockholders		20,000.00
Other disbursements		3,512.28
Agents' balances charged off		248.55
Gross loss on sale or maturity of bonds, $8,550.00; stocks, 10,440.00		18,954.00
Total disbursements	$	597,926.50
Balance	$	781,643.19

LEDGER ASSETS.

Book value of bonds and stocks	$	595,756.20
Cash in company's office		2,933.95
Deposits in trust companies and banks on interest		74,385.14
Premiums in course of collection		108,567.90
Total ledger assets	$	781,643.19

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	4,269.15
Market value of bonds and stocks over book value		28,363.80
Gross assets	$	804,276.14

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$	612.70
Total admitted assets	$	813,663.44

LIABILITIES.

Losses and claims—

	In process of adjustment.	Reported, no proofs.	Resisted.
Accident	$10,037.50	$ 4,350.00	$12,000.00
Health		1,385.00	200.00
Plate glass		8,335.49	
Totals	$10,037.50	$14,070.49	$12,200.00

Net unpaid claims except liability claims	$	36,307.99
Unearned premiums on outstanding risks		308,369.17
Commissions and other charges due or to become due to agents or brokers		35,790.01

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,197.89
State, county and municipal taxes due or accrued		5,774.40
Reinsurance		564.16
Other liabilities		20,000.00
Total of all liabilities except capital		$ 408,008.62
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	205,659.82	
Surplus as regards policy holders		$ 405,659.82
Total liabilities		$ 813,668.44

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 86,886.80	$ 16,336.25
Written or renewed during the year	137,155.81	28,138.15
Totals	224,042.61	$ 44,474.40
Expired and cancelled	123,597.41	23,035.85
In force at end of year	$ 100,445.20	$ 21,438.55
Deduct amount reinsured	356.75	35.00
Net premiums in force	$ 100,088.45	$ 21,403.55

	Plate glass.
In force December 31, 1908	$ 488,412.53
Written or renewed during the year	561,466.35
Total	$ 1,049,878.88
Expired and cancelled	554,632.55
In force at end of the year	$ 495,246.33
Net premiums in force	$ 495,246.33

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 8,311,055.00
Total losses (less reinsurance) paid from organization of company	3,142,807.00
Total cash dividends declared from organization of company	608,000.00
Par value of company's stock owned by the directors	80,600.00
Total losses (less reinsurance) incurred during the year	234,432.34

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Reinsurance.
Accident	$ 71.46	
Plate glass	1,415.36	300.11
Totals	$ 1,486.82	$ 300.11

MINERS INSURANCE COMPANY.

ELKHORN. W. VA.

Incorporated March 1, 1902. Commenced business, April, 1902.

S. E. STAFFORD, President. W. W. WOOD, Secretary.

Cash Capital, $10,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 1,956.80	
Net premium income		$ 1,956.80
Gross interest on bonds and dividends on stocks		600.00
Total income		$ 13,692.10
Ledger assets December 31, 1908		11.135.30
Total		$ 24,827.40

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 648.25	
Total		$ 648.25
Policy fees retained by agents		$ 176.00
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		120.00
All other licenses, fees and taxes		40.00
Printing and stationery		13.00
Postage, telegraph, telephone and express		6.55
Interest or dividends to stockholders		2,000.00
Other disbursements		15.00
Total disbursements		$ 3,018.80
Balance		$ 10,673.30

LEDGER ASSETS.

Book value of bonds and stocks	$ 10,000.00
Cash in company's office	131.95
Deposits in trust companies and banks not on interest	541.35
Total ledger assets	$ 10,673.30

NON-LEDGER ASSETS.

Interest due and acrued on bonds	250.00
Gross assets	$ 10,923.30

Capital actually paid up in cash	$ 10,000.00	
Surplus over all liabilities	923.30	
Surplus as regards policy holders		$ 10,923.30
Total liabilities		$ 10,923.30

EXHIBIT OF PREMIUMS.

	Accident.
In force December 31, 1908	$ 97.00
Written or renewed during the year	298.00
Totals	395.00
Expired and cancelled	137.00
In force at end of the year	$ 158.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 18,431.07
Total losses (less reinsurance) paid from organization of company	5,675.25
Total cash dividends declared from organization of company	10,649.88
Par value of company's stock owned by the directors	10,000.00

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Reinsurance.
Accident	$ 1,956.80	$ 648.25

NATIONAL CASUALTY COMPANY.

DETROIT, MICHIGAN.

Incorporated December 19, 1904; Commenced Business December 31, 1904.

W. G. CURTIS, President. FRANKLIN S. DEWEY, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 701,207.16	
Net premium income		$ 701,207.16
Policy fees		48,700.00
Gross interest on mortgage loans	$ 425.40	
Gross interest on collateral loans	172.00	
Gross interest on bonds and dividends on stocks	6,275.59	
Gross interest on deposits in trust companies and banks	205.00	
Gross interest from all other sources	40.10	$ 7,118.09
Gross profit on sale or maturity of bonds		700.00
Total income		$ 757,725.25
Ledger assets December 31, 1908		210,420.24
Total		$ 968,145.49

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident and Health	$ 262,544.28	
Total		$ 262,544.28
Investigation and adjustment of claims		$ 4,594.11
Policy fees retained by agents		48,397.43
Commissions or brokerage		255,197.54
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		44,181.03
Salaries, traveling and all other expenses of agents not paid by commissions		25,395.06
Rent		15,013.21
State taxes on premiums		12,016.59
Insurance department licenses and fees		2,180.00
All other licenses, fees and taxes		1,999.03
Legal expenses		3,103.24
Advertising		996.81
Printing and stationery		10,770.41
Postage, telegraph, telephone and express		9,771.16
Furniture and fixtures		1,164.04
Interest or dividends to stockholders		16,000.00
Other disbursements		6,469.03
Total disbursements		$ 719,792.97
Balance		$ 248,352.52

LEDGER ASSETS.

Mortgage loans on real estate	$ 8,100.00
Loans secured by collateral	2,850.00
Book value of bonds and stocks	200,040.00
Cash in company's office	943.97
Deposits in trust companies and banks not on interest	19,227.12
Deposits in trust companies and banks on interest	5,000.00
Bills receivable	100.00
Other ledger assets	12,091.43
Total ledger assets	$ 248,352.52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 166.20	
Interest due and accrued on bonds	3,218.03	
Interest due and accrued on collateral loans	12.00	
Interest due and accrued on other assets	175.00	$ 3,571.23
Other non-ledger assets		33,330.00
Gross assets		$ 285,253.75

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	$ 30,000.00
Total admitted assets	$ 255,253.75

LIABILITIES.

Losses and claims—	Reported, no proofs.	
Accident	$18,354.72	
Total		$ 18,354.72
Deduct reinsurance		500.00
Net unpaid claims except liability claims		$ 17,854.72
Unearned premiums on outstanding risks		3,350.82
Commissions and other charges due or to become due to agents or brokers		300.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		500.00
State, county and municipal taxes due or accrued		11,614.60
Advance premiums		7,454.37
Total of all liabilities except capital		$ 41,074.51
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	114,179.24	
Surplus as regards policy holders		$ 214,179.24
Total liabilities		$ 255,253.75

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908	$ 3,178.23
Written or renewed during the year	719,907.07
Total	$ 723,085.30
Expired and cancelled	716,383.67
In force at end of the year	$ 6,701.63
Net premiums in force	$ 6,701.63

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 2,398,167.18
Total losses (less reinsurance) paid from organization of company	919,328.95
Total cash dividends declared from organization of company	84,000.00
Par value of company's stock owned by the directors	78,150.00
Total losses (less reinsurance) incurred during the year	260,421.70

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident and Health	$ 11,832.67	$ 5,267.22

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

NEWARK, N. J.

Incorporated April 21, 1868; Commenced Business September 15, 1868.

SAM'L C. HOAGLAND, President. HARRY C. HEDDEN, Secretary.

Cash Capital, $200.000.00.

INCOME.

Net premiums received, viz:		
Plate glass	$ 380,751.21	
Burglary and theft	76,449.65	
Net premium income		$ 457,200.86
Gross interest on mortgage loans	$ 16,482.37	
Gross interest on bonds and dividends on stocks	4,526.46	
Gross interest on deposits in trust companies and banks	297.15	$ 21,305.98
Total income		$ 478,506.84
Ledger assets December 31, 1908		465,573.59
Total		$ 944,080.43

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Plate glass	$ 111,602.98	
Burglary and theft	16,867.97	
Total		$ 128,470.95
Investigation and adjustment of claims		1,241.64
Commissions or brokerage		131,319.47
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		23,447.10
Salaries, traveling and all other expenses of agents not paid by commissions		10,694.25
Rent		3,340.06
State taxes on premiums		6,112.40
Insurance department licenses and fees		4,179.33
All other licenses, fees and taxes		3,124.49
Legal expenses		146.40
Advertising		704.02
Printing and stationery		2,093.02
Postage, telegraph, telephone and express		3,171.62
Furniture and fixtures		677.00
Interest or dividends to stockholders		14,000.00
Other disbursements		5,957.69
Total disbursements		$ 338,679.44
Balance		$ 605,400.99

LEDGER ASSETS.

Mortgage loans on real estate	$ 356,715.10
Book value of bonds and stocks	142,966.01
Cash in company's office	4,533.70
Deposits in trust companies and banks not on interest	14,398.16

Deposits in trust companies and banks on interest		6,956.31
Premiums in course of collection		78,744.32
Other ledger assets		1,087.39
Total ledger assets		$ 605,400.99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,388.55		
Interest due and accrued on bonds	1,577.92	$	5,966.47
Market value of bonds and stocks over book value			794.75
Gross assets		$	612,162.21

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 3,995.36		
Book value of ledger assets over market value	6,122.15	$	10,117.51
Total admitted assets		$	602,044.70

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.		
Plate glass ..		$ 3,901.00	$ 174.78			
Burglary and theft	136.50	2,050.00	1,693.00	5,000.00		
Totals .	$ 136.50	$ 5,951.00	$ 1,867.78	$ 5,000.00	$	12,955.28
Deduct reinsurance						125.00
Net unpaid claims except liability claims						12,830.28
Unearned premiums on outstanding risks						194,262.52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued						25,041.32
Dividends due stockholders						5,504.85
Other liabilities						13.20
Total of all liabilities except capital					$	237,652.17
Capital actually paid up in cash				$ 200,000.00		
Surplus over all liabilities				164,392.53		
Surplus as regards policy holders					$	364,392.53
Total liabilities					$	602,044.70

EXHIBIT OF PREMIUMS.

	Burglary and theft.	Plate glass.
In force December 31, 1908	$ 60,792.63	$ 300,020.53
Written or renewed during the year	82,506.31	377,383.51
Totals	$ 143,298.94	$ 677,404.04
Expired and cancelled	68,251.93	353,673.45
In force at end of the year	$ 75,047.01	$ 323,730.59
Deduct amount reinsured	6,711.16	5,077.32
Net premiums in force	$ 68,335.85	$ 318,653.27

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	3,044,070.03
Total losses (less reinsurance) paid from organization of company		1,050,500.55
Total cash dividends declared from organization of company		170,891.00
Total stock dividends declared from organization of company		141,364.00
Par value of company's stock owned by the directors		120,000.00
Total losses (less reinsurance) incurred during the year		134,047.26

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Plate glass	$ 1,316.33	$ 610.61
Burglary and theft	138.16	
Totals	$ 1,454.49	$ 610.61

NEW YORK PLATE GLASS INSURANCE COMPANY.

NEW YORK.

Incorporated 1891; Commenced Business March 19th, 1891.

MAJOR A. WHITE, President. J. CARROLL FRENCH, Secretary.

Cash Capital, $200,000.00.

INCOME.

Net premiums received, viz:		
Plate glass	$ 610,503.86	
Net premium income		$ 610,503.86
Gross intetrest on mortgage loans	$ 132.97	
Gross interest on bonds and dividends on stocks	27,272.03	
Gross interest on deposits in trust companies and banks	1,159.71	$ 28,564.71
Gross profit on sale or maturity of bonds, $1,087.50; stocks, $10,787.00		$ 11,874.50
Total income		$ 650,943.07
Ledger assets December 31, 1908		758,898.11
Total		$ 1,409,841.18

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Plate glass	$ 179,250.68	
Total		$ 179,250.68
Commissions or brokerage		179,511.01
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		57,918.79

Salaries, traveling and all other expenses of agents not paid by commissions		2,351.28
Rent		8,172.78
State taxes on premiums		5,639.25
Insurance department licenses and fees		6,306.14
All other licenses, fees and taxes		639.36
Legal expenses		230.30
Advertising		807.73
Printing and stationery		2,889.18
Postage, telegraph, telephone and express		2,811.22
Furniture and fixtures		121.40
Interest or dividends to stockholders		30,000.00
Other disbursements		5,477.06
Agents' balances charged off		1,594.41
Gross loss on sale or maturity of bonds, $2,621; stocks, $556.00		3,177.00
Total disbursements	$	486,897.49
Balance	$	922,948.69

LEDGER ASSETS.

Book value of bonds and stocks	$	775,105.47
Cash in company's office		5,696.60
Deposits in trust companies and banks on interest		26,326.39
Premiums in course of collection		115,815.23
Total ledger assets	$	922,943.69

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	2,258.17
Market value of bonds and stocks over book value	$	1,784.53
Gross assets	$	926,986.39

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1st, 1909	$	8,785.43
Total admitted assets	$	918,200.96

LIABILITIES.

Losses and claims—

	In process of adjustment.	Reported, no proofs.	
Plate glass	$ 8,173.08	$ 4,614.00	
Net unpaid claims except liability claims			$ 12,787.08
Unearned premiums on outstanding risks			271,472.09
Commissions and other charges due or to become due to agents or brokers			37,005.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued			500.00
State, county and municipal taxes due or accrued			2,500.00
Dividends due stockholders			8,000.00
Total of all liabilities except capital			$ 332,264.81
Capital actually paid up in cash		$ 200,000.00	

Surplus over all liabilities	385,936.15	
Surplus as regards policy holders		$ 585,936.15
Total liabilities		$ 918,200.96

EXHIBIT OF PREMIUMS.

	Plate glass.
In force December 31, 1908	$ 551,236.55
Written or renewed during the year	619,392.83
Total	$ 1,170,629.38
Expired and cancelled	627,581.63
In force at end of the year	$ 543,047.75
Net premiums in force	$ 543,047.75

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 5,985,015.51
Total losses (less reinsurance) paid from organization of company	2,193,362.34
Total cash dividends declared from organization of company	231,500.00
Total stock dividends declared from organization of company	100,000.00
Par value of company's stock owned by the directors	96,150.00
Total losses (less reinsurance) incurred during the year	186,571.67

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Plate glass	$ 1,632.43	$ 281.96

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

CHICAGO, ILL.

Incorporated May 13th, 1886; Commenced Business June 15, 1886.

E. C. WALLER, President. A. E. FOREST, Secretary.

Cash Capital, $200,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 927,860.96	
Net premium income		$ 927,860.96
Policy fees		190,460.00
Gross interest on mortgage loans	$ 6,249.47	
Gross interest on collateral loans	2,620.45	
Gross interest on bonds and dividends on stocks	17,087.10	
Gross interest on deposits in trust companies and banks	1,402.66	$ 27,359.68
Gross profit on sale or maturity of bonds		1,042.50
Total income		$ 1,146,723.14

Ledger assets December 31, 1908		593,786.71
Total		$ 1,740,509.85

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 280,534.74	
Total		$ 280,534.74
Investigation and adjustment of claims		11,426.16
Policy fees retained by agents		190,460.00
Commissions or brokerage		354,661.29
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		76,054.16
Salaries, traveling and all other expenses of agents not paid by commissions		12,036.63
Medical examiners' fees and salaries		2,872.45
Rent		12,455.25
State taxes on premiums		11,230.22
Insurance department licenses and fees		11,652.84
All other licenses, fees and taxes		1,051.43
Legal expenses		1,056.19
Advertising		1,604.14
Printing and stationery		17,959.20
Postage, telegraph, telephone and express		21,769.55
Furniture and fixtures		4,169.50
Interest or dividends to stockholders		40,000.00
Other disbursements		6,857.43
Total disbursements		$ 1,057,851.18
Balance		$ 682,658.67

LEDGER ASSETS.

Mortgage loans on real estate		$ 110,566.67
Loans secured by collateral		44,500.00
Book value of bonds and stocks		409.180.00
Cash in company's office		779.18
Deposits in trust companies and banks not on interest		2,689.55
Deposits in trust companies and banks on interest		66,732.74
Premiums in course of collection		29,520.35
Other ledger assets		18,690.18
Total ledger assets		$ 682,658.67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,425.99	
Interest due and accrued on bonds	4,761.64	
Interest due and accrued on collateral loans	123.33	$ 6,310.96
Gross assets		$ 688,969.63

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	$ 601.65	
Due from agents	15,629.64	$ 16,231.29
Total admitted assets		$ 672,738.34

LIABILITIES.

Losses and claims—

	In process of adjustment.	Resisted.
Accident	$33,590.53	$ 3,760.00

Net unpaid claims except liability claims	$	37,350.53
Unearned premiums on outstanding risks		102,624.10
Commissions and other charges due or to become due to agents or brokers		8,856.10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		2,161.93
State, county and municipal taxes due or accrued		12,000.00
Advance premiums		23,332.00
Total of all liabilities except capital	$	186,324.66
Capital actually paid up in cash $ 200,000.00		
Surplus over all liabilities 286,413.68		
Surplus as regards policy holders	$	486,413.68
Total liabilities	$	672,738.34

EXHIBIT OF PREMIUMS.

	Accident.
In force December 31, 1908	$ 146,629.66
Written or renewed during the year	961,317.29
Total	$ 1,107,946.95
Expired and cancelled	902,488.73
In force at end of the year	$ 205,458.22
Deduct amount reinsured	3,685.02
Net premiums in force	$ 201,773.20

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	5,456,020.19
Total losses (less reinsurance) paid from organization of company		1,766,549.69
Total cash dividends declared from organization of company		150,000.00
Total stock dividends declared from organization of company		100,000.00
Par value of company's stock owned by the directors		200,000.00
Total losses (less reinsurance) incurred during the year		286,360.60

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Reinsurance.
Accident	$ 12,613.64	$ 4,059.29

OCEAN ACCIDENT AND GUARANTEE CORPORATION,
(Ltd.)
LONDON, ENGLAND.

OSCAR ISING, U. S. Manager.

INCOME.

Net premiums received, viz:		
Accident		$ 312,422.33
Health		68,708.60
Liability		1,672,310.04
Fidelity		4,860.42
Plate glass		29,926.39
Steam boiler		63,344.31
Burglary ad theft		199,406.72
Credit		506,632.20
Auto. property damage		64,690.08
Workmen's collective	55,760.95	
Net premium income		$ 2,978,062.04
Gross interest on mortgage loans	$ 6,741.37	
Gross interest on bonds and dividends on stocks.	122,649.41	
Gross interest on deposits in trust companies and banks	1,791.81	
Gross interest from all other sources	959.45	
		$ 132,142.04
Gross profit on sale or maturity of bonds		17,658.60
Total income		$ 3,127,862.68
Ledger assets December 31, 1908		3,488,764.38
Total		$ 6,616,627.06

DISBURSEMENTS.

Amount paid policy holders for losses, viz:		
Accident	$ 85,094.55	
Health	19,585.05	
Liability	613,116.62	
Plate glass	3,483.42	
Steam boiler	2,577.61	
Burglary and theft	32,559.39	
Credit	565,822.81	
Auto property damage	17,897.62	
Workmen's collective	20,241.75	
Total		$ 1,360,378.82
Investigation and adjustment of claims		233,845.36
Commissions or brokerage		658,554.55
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		146,783.69
Salaries, traveling and all other expenses of agents not paid by commissions		40,109.92
Inspections (other than medical and claim)		41,786.95
Rent		19,228.86
State taxes on premiums		44,907.88
Insurance department licenses and fees		5,065.38
All other licenses, fees and taxes		5,165.08
Legal expenses		1,058.32

Advertising		8,423.84
Printing and stationery		17,680.93
Postage, telegraph, telephone and express		7,466.51
Furniture and fixtures		16,795.88
Other disbursements		49,786.37
Agents' balances charged off		8,888.14
Gross loss on sale or maturity of bonds		690.00
Total disbursements		$ 2,666,615.98
Balance		$ 3,950,011.08

LEDGER ASSETS.

Mortgage loans on real estate		$ 150,000.00
Book value of bonds and stocks		3,555,664.64
Deposits in trust companies and banks not on interest		16,911.51
Deposits in trust companies and banks on interest		74,300.40
Bills receivable		4,537.12
Other ledger assets		6,650.00
Premium notes in course of collection		341,947.41
Total ledger assets		$ 3,950,011.08

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,500.00	
Interest due and accrued on bonds	39,464.95	$ 40,964.95
Gross assets		$ 3,990,976.03

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 4,537.12	
Gross premiums in course of collection written prior to October 1, 1909	36,112.89	
Book value of ledger assets over market value	95,755.64	$ 136,405.65
Total admitted assets		$ 3,854,570.38

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.	
Accident		$42,204.00		$10,100.00	
Health		5,825.00			
Plate glass		695.00			
Steam boiler		2,150.00		3,100.00	
Burglary and theft		11,066.00		700.00	
Credit	$14,520.00	1,750.00	1,750.00		
Workmen's collective		7,272.00			
Auto property damage		4,930.00		550.00	
Totals	$14,520.00	$75,892.00	$ 1,750.00	$14,450.00	$ 106,612.00
Deduct reinsurance					6,540.00
Net unpaid claims except liability claims					$ 100,072.00

Special reserve for unpaid liability losses		638,972.46
Special reserve for credit losses on policies expiring in Oct., Nov. and Dec., 1909		59,862.56
Total unpaid claims and expenses of settlement	$	950,541.87
Unearned premiums on outstanding risks		1,228,609.86
Commissions and other charges due or to become due to agents or brokers		79,820.01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		2,000.00
State, county and municipal taxes due or accrued		43,000.00
Advance premiums		30,545.00
Other liabilities		250,000.00
Total of all liabilities except capital	$	2,584,516.74
Surplus as regards policy holders	$	1,270,053.64
Total liabilities	$	3,854,570.38

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 248,257.22	$ 41,308.58
Written or renewed during the year	384,653.67	81,615.21
Totals	$ 632,910.89	$ 122,923.79
Expired and cancelled	356,729.57	68,776.82
In force at end of the year	$ 276,181.32	$ 54,146.97
Deduct amount reinsured	7,585.27	427.66
Net premiums in force	$ 268,596.05	$ 53,719.31

	Liability.	Fidelity.
In force December 31, 1908	$ 989,908.70	
Written or renewed during the year	1,873,704.43	5,751.06
Totals	$ 2,863,613.13	$ 5,751.06
Expired and cancelled	1,620,175.06	687.99
In force at end of the year	$ 1,243,438.07	$ 5,063.07
Deduct amount reinsured	897.29	161.69
Net premiums in force	$ 1,242,540.78	$ 4,901.38
Amount at risk Dec. 31, 1909		$ 1,630,250.00

	Plate glass.	Steam boiler
In force December 31, 1908		$ 108,157.61
Written or renewed during the year	$ 36,405.22	80,219.36
Totals	$ 36,405.22	$ 188,376.97
Expired and cancelled	6,819.80	71,574.53
In force at end of the year	$ 29,585.42	$ 116,802.44
Net premiums in force	$ 29,585.42	$ 116,802.44

	Burglary and theft.	Credit.
In force December 31, 1908	$ 205,970.33	$ 508,107.21
Written or renewed during the year	245,949.81	515,623.38
Totals	$ 451,920.14	$ 1,023,730.59
Expired and cancelled	209,572.33	590,651.59
In force at end of the year	$ 242,347.81	$ 433,079.00

Deduct amount reinsured	26,166.28	
Net premiums in force	$ 216,181.53	$ 433,079.00
	Auto property damage.	Workmen's collective.
In force December 31, 1908	$ 6,572.78	$ 27,206.37
Written or renewed during the year	82,580.68	61,001.28
Totals	$ 89,153.46	$ 88,207.65
Expired and cancelled	29,725.76	63,893.50
In force at end of the year	$ 59,427.70	$ 24,314.15
Net premiums in force	$ 59,427.70	$ 24,314.15

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 18,101,416.69
Total losses (less reinsurance) paid from organization of company	8,102,694.15
Total losses (less reinsurance) incurred during the year	1,446,018.58

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 7,003.93	$ 576.98
Health	1,470.23	456.23
Liability	25,489.12	11,434.37
Plate glass	11.08	
Steam boiler	3,534.90	1,086.44
Burglary and theft	2,141.42	93.49
Credit	2,950.00	8,724.60
Auto. property damage	961.56	2,703.66
Totals	$ 43,562.24	$ 25,075.77

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

LOS ANGELES, CAL.

Incorporated Dec. 28, 1867; Commenced Business, May, 1885.

GEO. I. COCHRAN, President; C. I. D. MOORE, Secretary.

Cash Capital, $1,000,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 1,109,643.69	
Health	155,109.40	
Net premium income		$ 1,264,753.09
Policy fees		51,785.00
Gross interest on bonds and dividends on stocks	$ 12,744.58	

Gross interest on deposits in trust companies and banks	50.47	12,795.05
From agents' balances previously charged off		5,547.68
Total income		1,334,880.82
Ledger assets December 31, 1908		269,608.45
Total		$ 1,604,489.27

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 304,982.83	
Health	77,761.56	
Total		$ 382,744.39
Investigation and adjustment of claims		7,833.14
Policy fees retained by agents		51,785.00
Commissions or brokerage		315,001.98
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		67,942.58
Salaries, traveling and all other expenses of agents not paid by commissions		14,542.87
Medical examiners' fees and salaries		10,785.89
Inspections (other than medical and claim)		682.00
Rent		13,375.79
State taxes on premiums		13,689.40
Insurance department licenses and fees		3,830.70
All other licenses, fees and taxes		2,091.14
Legal expenses		7,941.92
Advertising		1,851.20
Printing and stationery		19,784.80
Postage, telegraph, telephone and express		10,131.51
Furniture and fixtures		6,842.77
Interest or dividends to stockholders		80,000.00
Other disbursements		4,059.14
Agents' balances charged off		4,055.56
Total disbursements		$ 1,018,971.78
Balance		$ 585,517.49

LEDGER ASSETS.

Mortgage loans on real estate	$ 23,000.00
Book value of bonds	264,228.29
Cash in company's office	32,567.34
Deposits in trust companies and banks not on interest	8,339.36
Premiums in course of collection	257,382.50
Total ledger assets	$ 585,517.49

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 42.17	
Interest due and accrued on bonds	4,766.66	$ 4,808.83
Market value of bonds and stocks over book value		4,850.06

Other non-ledger assets		4,636.34
Gross assets		$ 599,812.72

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909		$ 4,830.24
Total admitted assets		$ 594,982.48

LIABILITIES.

Losses and claims—

	In process of adjustment.	Reported, no proofs.	Resisted.	
Accident	$ 625.00	$ 26,360.00	$ 19,884.00	
Health		4,520.00		
Totals	$ 625.00	$ 30,880.00	$ 19,884.00	$ 51,389.00
Deduct reinsurance				2,250.00
Net unpaid claims except liability claims				$ 49,139.00
Unearned premiums on outstanding risks				407,879.19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				84,314.51
Dividends due stockholders				16,000.00
Advance premiums				7,437.63
Total of all liabilities except capital				$ 564,770.33
Surplus as regards policy holders				30,212.15
Total liabilities				$ 594,982.48

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 514,326.02	$ 152,317.92
Written or renewed during the year	1,188,323.59	162,662.62
Totals	$ 1,702,649.61	$ 314,980.54
Expired and cancelled	1,011,447.19	172,317.08
In force at end of the year	$ 691,202.42	$ 142,663.46
Deduct amount reinsured	16,162.96	1,944.54
Net premiums in force	$ 675,039.46	$ 140,718.92

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 10,275,452.61
Total losses (less reinsurance) paid from organization of company	4,228,450.00
Total cash dividends declared from organization of company	212,500.00
Par value of company's stock owned by the directors	412,800.00
Amount loaned to stockholders not officers	514,700.00
Total losses (less reinsurance) incurred during the year	382,070.89

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 3,585.02	$ 657.33
Health	1,576.82	2,068.46
Totals	$ 5,161.84	$ 2,725.79

PENNSYLVANIA CASUALTY COMPANY.

SCRANTON, PA.

Incorporated September, 1899. Commenced business December, 1899.

THOS. E. JONES, President. F. H. KINGSBURY, Secretary.

Cash Capital, $200,000.00.

INCOME.

Net premiums received, viz:		
Accident	$	149,233.40
Health		78,205.20
Liability		324,448.30
Plate glass		112,314.83
Steam boiler		11,736.01
Auto property damage		844.54
Workmen's collective		11,056.95
Net premium income	$	687,839.23
Policy fees		9,526.00
Inspections		82.92
Gross interest on mortgage loans	$ 150.00	
Gross interest on collateral loans	56.28	
Gross interest on bonds and dividends on stocks	16,188.21	
Gross interest on deposits in trust companies and banks	23.33	
Gross interest from all other sources	12.68	
	$	16,430.50
Gross profit on sale or maturity of bonds		50.00
Total income	$	713,928.65
Ledger assets—December 31, 1908		509,168.64
Total	$	1,223,097.29

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 54,359.36	
Health	27,205.43	
Liability	88,012.85	
Steam boiler	45,222.14	
Auto property damage	88.50	
Workmen's collective	4,443.27	
Total	$	219,331.55
Investigation and adjustment of claims		33,693.76
Policy fees retained by agents		9,526.00
Commissions or brokerage		167,508.09
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		38,545.55
Salaries, traveling and all other expenses of agents not paid by commissions		31,380.38
Medical examiners' fees and salaries		1,430.92
Inspections (other than medical and claim)		12,245.39
Rent		4,660.28
Repairs and expenses on real estate		1,729.61

Taxes on real estate		780.03
State taxes on premiums		9,164.86
Insurance department licenses and fees		3,980.72
All other licenses, fees and taxes		2,166.67
Legal expenses		709.87
Advertising		3,334.48
Printing and stationery		6,659.28
Postage, telegraph, telephone and express		5,026.88
Furniture and fixtures		1,282.98
Other disbursements		3,912.58
Agents' balances charged off		2,844.38
Gross loss on sale or maturity of bonds		100.00
Gross decrease, by adjustment, in book value of bonds		1,550.40
Total disbursements		$ 561,564.66
Balance		$ 661,532.63

LEDGER ASSETS.

Book value of real estate		$ 72,335.44
Mortgage loans on real estate		2,500.00
Loans secured by collateral		1,250.00
Book value of bonds and stocks		382,123.75
Cash in company's office		1,980.04
Deposits in trust companies and banks not on interest		22,995.93
Deposits in trust companies and banks on interest		23,579.42
Bills receivable		10,819.11
Premiums in course of collection		119,350.27
Other ledger assets		24,598.67
Total ledger assets		$ 661,532.63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 42.08	
Interest due and accrued on bonds	2,862.47	
Interest due and accrued on other assets	399.35	
		$ 3,303.90
Market value of real estate over book value		7,664.56
Gross assets		$ 672,501.09

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 79.11	
Gross premiums in course of collection written prior to October 1, 1909	7,000.00	
Book value of ledger assets over market value	39,562.69	
		$ 46,641.80
Total admitted assets		$ 625,859.29

LIABILITIES.

	In process of adjustment.
Losses and claims—	
Accident	$ 8,449.60
Health	5,170.40

Plate glass	2,217.34	
Workmen's collective	290.25	
Totals		$ 16,127.59
Deduct reinsurance		750.00
Net unpaid claims except liability claims		$ 15,377.59
Special reserve for unpaid liability losses		71,329.10
Total unpaid claims and expenses of settlement		$ 86,706.69
Unearned premiums on outstanding risks		218,730.22
Commissions and other charges due or to become due to agents or brokers		33,006.81
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,000.00
State, county and municipal taxes due or accrued		7,000.00
Total of all liabilities except capital		$ 346,443.72
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	79,415.57	
Surplus as regards policy holders		$ 279,415.57
Total liabilities		$ 625,859.29

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 60,404.41	$ 26,906.68
Written or renewed during the year	163,779.28	83,383.60
Totals	$ 224,183.69	$ 110.290.28
Expired and cancelled	160,663.55	83,302.70
In force at end of the year	$ 63,520.14	$ 26,987.58
Deduct amount reinsured	3,087.01	1,092.00
Net premiums in force	$ 60,433.13	$ 25,895.58

	Liability.	Plate Glass.
In force December 31, 1908	$ 169,099.20	$ 116.063.85
Written or renewed during the year	377,572.21	119,936.59
Totals	$ 546,671.41	$ 236,000.44
Expired and cancelled	337,714.43	109,012.30
In force at end of the year	$ 208,956.98	5 126,988.14
Deduct amount reinsured	3,079.00	
Net premiums in force	$ 205,877.98	$ 126,988.14

	Steam Boiler.
In force December 31, 1908	$ 20,717.64
Written or renewed during the year	16,053.92
Total	$ 36,771.56
Expired and cancelled	17,803.99
In force at end of the year	$ 18,967.57

Deduct amount reinsured		46.75
Net premiums in force	$	18,920.82

	Auto. property damage.	Workmen's collective.
In force December 31, 1908	$ 170.00	$ 5,068.75
Written or renewed during the year	1,247.42	9,386.36
Totals	$ 1,417.42	$ 14,455.11
Expired and cancelled	641.61	10,964.41
In force at end of the year	$ 775.81	$ 3,490.70
Net premiums in force	$ 775.81	$ 3,490.70

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 2,506,743.01
Total losses (less reinsurance) paid from organization of company	1,012,473.91
Par value of company's stock owned by the directors	110,200.00
Amount loaned to directors or other officers	10,000.00
Total losses (less reinsurance) incurred during the year	193,218.57

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 558.27	$ 370.00
Health	158.55	108.00
Liability	477.64	
Plate glass	1,705.24	546.96
Totals	$ 2,899.70	$ 1,024.96

PHILADELPHIA CASUALTY COMPANY.

PHILADELPHIA, PA.

Inorporated November 21, 1899. Commenced business March 15, 1900.

W. LE MAR TALBOT, President. ROBT. G. HAZELDINE, Secretary.

Cash Capital, $500,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 130,515.13	
Health	64,739.95	
Liability	573,945.20	
Plate glass	190,823.34	
Credit	145,651.44	
Auto property damage	41,733.93	
Workmen's collective	4,964.98	
Net premium income		$ 1,152,373.97

Gross interest on mortgage loans	$ 11,820.85	
Gross interest on collateral loans	1,680.00	
Gross interest on bonds and dividends on stocks	23,333.42	
Gross interest on deposits in trust companies and banks	1,344.15	
Gross interest from all other sources	2,034.83	
		$ 40,213.25
From other sources		$ 192,110.33
Total income		$ 1,384,697.55
Ledger assets December 31, 1908		814,930.51
Increase of capital during year		200,000.00
Total		$ 2,399,628.06

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 52,231.11	
Health	16,485.67	
Liability	102,582.76	
Plate glass	54,864.16	
Credit	146,290.56	
Auto. property damage	12,645.35	
Workmen's collective	835.58	
Total		$ 385,935.19
Investigation and adjustment of claims		70,013.16
Commissibns or brokerage		270,969.93
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		57,331.52
Salaries, traveling and all other expenses of agents not paid by commissions		78,576.80
Inspections (other than medical and claim)		10,513.06
Rent		10,532.87
State taxes on premiums		15,256.75
Insurance department licenses and fees		3,149.54
All other licenses, fees and taxes		2,858.16
Legal expenses		1,898.95
Advertising		2,724.36
Printing and stationery		9,987.08
Postage, telegraph, telephone and express		6,988.91
Other disbursements		6,552.85
Agents' balances charged off		121.68
Gross loss on sale or maturity of bonds		746.84
Gross decrease, by adjustment, in book value of bonds		695.99
Total disbursements		$ 934,853.64
Balance		$ 1,464,774.42

LEDGER ASSETS.

Mortgage loans on real estate	$ 334,450.00
Loans secured by collateral	56,000.00
Book value of bonds and stocks	743,756.02
Cash in company's office	2,806.40
Deposits in trust companies and banks not on interest	1,859.98

Deposits in trust companies and banks on interest		62,981.91
Bills receivable		5,450.00
Other ledger assets		22,363.13
Premiums in course of collection		235,106.98
Total ledger assets		$ 1,464,774.42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,868.96	
Interest due and accrued on bonds	10,245.51	
Interest due and accrued on collateral loans	465.00	
Interest due and accrued on other assets	170.22	
		$ 15,749.69
Gross assets		$ 1,480,524.11

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	$ 437.50	
Bills receivable	16,619.87	
Gross premiums in course of collection written prior to October 1, 1909	11,360.25	
Book value of ledger assets over market value	24,925.59	
		$ 53,343.21
Total admitted assets		$ 1,427,180.90

LIABILITIES.

Losses and claims—	Adjusted.	In process of adjustment	Reported, no proofs.	Resisted.
Accident	$339.91	$ 8,898.21	$ 4,895.00	$ 5,500.00
Health	451.74	510.00	2,605.00	
Plate glass	4,025.89	790.84		
Credit		8,178.87		31,500.00
Workmen's collective	73.13	5,036.76	568.80	
Auto property damage	828.11		4,392.52	690.00
Totals	$ 5,718.78	$18,414.68	$12,461.32	$37,690.00

Net unpaid claims except liability claims		$ 74,284.78
Special reserve for unpaid liability losses		126,263.39
Special reserve for credit losses on policies expiring in October, November and December, 1909		21,556.18
Total unpaid claims and expenses of settlement		$ 222,104.35
Unearned premiums on outsanding risks		444,408.80
Commissions and other charges due or to become due to agents or brokers		64,549.74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,534.55
State, county and municipal taxes due or accrued		11,916.92
Reinsurance		3,127.50
Total of all liabilities except capital		$ 747,636.86
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	179,544.04	
Surplus as regards policy holders		$ 679,544.04
Total liabilities		$ 1,427,180.90

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 113,381.87	$ 44,961.29
Written or renewed during the year	176,130.02	80,118.12
Totals	$ 289,511.89	$ 125,079.41
Expired and cancelled	183,065.26	79,948.04
In force at end of the year	$ 106,446.63	$ 45,131.37
Deduct amount reinsured	1,863.10	61.46
Net premiums in force	$ 104,583.53	$ 45,069.91

	Liability.	Plate Glass.
In force December 31, 1908	$ 343,887.90	$ 151,966.79
Written or renewed during the year	770,234.36	215,501.92
Totals	$ 1,114,122.26	$ 367,468.71
Expired and cancelled	701,689.17	202,807.77
In force at end of the year	$ 412,433.09	$ 164,660.94
Deduct amount reinsured	1,449.57	135.03
Net premiums in force	$ 410,983.52	$ 164,525.91

	Credit.
In force December 31, 1908	$ 148,219.28
Written or renewed during the year	175,862.00
Total	$ 234,081.28
Expired and cancelled	199,228.78
In force at end of the year	$ 124,852.50
Net premiums in force	$ 124,852.50

	Auto. property damage.	Workmen's collective.
In force December 31, 1908	$ 10,114.03	$ 2,285.15
Written or renewed during the year	64,169.55	7,979.48
Totals	$ 74,283.58	$ 10,264.63
Expired and cancelled	37,737.13	10,018.73
In force at end of the year	$ 36,546.45	$ 245.90
Deduct amount reinsured	15.28	
Net premiums in force	$ 36,531.17	$ 245.90

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 4,751,477.67
Total losses (less reinsurance) paid from organization of company	1,627,503.62
Total cash dividends declared from organization of company	57,104.77
Par value of company's stock owned by the directors	112,800.00
Total losses (less reinsurance) incurred during the year	445,185.58

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident	$ 986.78	$ 375.49
Health	444.40	4.29
Liability	1,146.52	353.92
Plate glass	538.05	51.84
Credit	3,362.50	5,350.42
Auto. property damage	161.49	19.95
Totals	$ 6,639.74	$ 6,155.91

PHOENIX PREFERRED ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

Incorporated Nov. 15, 1905; Commenced Business, Dec. 15, 1905.

L. O. Chatfield, President. W. H. CHATFIELD, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 120,268.51	
Health	60,133.76	
Net premium income		$ 180,402.27
Policy fees		29,116.00
Gross interest on collateral loans	$ 27.00	
Gross interest on bonds and dividends on stocks	4,432.50	
Gross interest on deposits in trust companies and banks	99.96	4,559.46
From other sources		197.31
Total income		$ 214,275.04
Ledger assets December 31, 1908		128,385.26
Total		$ 342,660.30

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 37,765.81	
Health	18,882.90	
Total		$ 56,648.71
Policy fees retained by agents		29,116.00
Commissions or brokerage		57,546.08
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		20,004.40
Salaries, traveling and all other expenses of agents not paid by commissions		7,497.10
Medical examiners' fees and salaries		5,121.97
Rent		6,793.43

State taxes on premiums		2,341.99
Insurance department licenses and fees		1,003.45
Legal expenses		781.45
Printing and stationery		3,603.98
Postage, telegraph, telephone and express		5,604.14
Furniture and fixtures		534.10
Interest or dividends to stockholders		6,000.00
Total disbursements		$ 202,596.80
Balance		$ 140,063.50

LEDGER ASSETS.

Mortgage loans on real estate		$ 225.00
Loans secured by collateral		750.00
Book value of bonds		120,000.00
Deposits in trust companies and banks not on interest		8,888.50
Bills receivable		200.00
Premiums in course of collection		10,000.00
Total ledger assets		$ 140,068.50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4.45	
Interest due and accrued on bonds	1,682.91	
Interest due and accrued on collateral loans	1.45	
		$ 1,688.81
Gross assets		$ 141,752.31

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	$ 200.00
Total admitted assets	$ 141,552.31

LIABILITIES.

	In process of adjustment.
Losses and claims—	
Accident	$ 3,334.00
Health	1,666.00
Net unpaid claims except liability claims	$ 5,000.00
Gross premiums on unexpired risks	3,577.61
Commissions and other charges due or to become due to agents or brokers	1,500.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000.00
State, county and municipal taxes due or accrued	2,303.06
Advance premiums	1,726.43
Total of all liabilities except capital	15,107.10
Capital actually paid up in cash $ 100,000.00	
Surplus over all liabilities 26,445.21	
Surplus as regards policy holders	126,445.21
Total liabilities	141,552.31

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 5,024.42	$ 2,512.21
Written or renewed during the year	113,640.92	56,820.46
Totals	$ 118,665.34	$ 59,332.67
Expired and cancelled	113,895.19	56,947.60
In force at end of the year	$ 4,770.15	$ 2,385.07

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 698,949.97
Total losses (less reinsurance) paid from organization of company	237,503.18
Total cash dividends declared from organization of company	34,751.09
Par value of company's stock owned by the directors	94,600.00
Total losses (less reinsurance) incurred during the year	57,858.71

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident and health	$ 2,295.00	$ 370.98

PITTSBURG CASUALTY COMPANY.

PITTSBURG, PA.

Incorporated, 1908; Commenced Business July, 1908.

JAMES B. HAINES, Jr., President. JOHN M. BOGGS, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 36,425.56	
Health	28,118.28	
Plate glass	8,170.51	
Net premium income		$ 72,714.35
Policy fees		974.00
Gross interest on mortgage loans	$ 2,790.00	
Gross interest on bonds and dividends on stocks	2,084.93	
Gross interest on deposits in trust companies and banks	303.54	$ 5,178.47
Total income		$ 78,866.82
Ledger assets December 31, 1908		49,678.34
Total		$ 228,545.16

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 3,616.04	

Health	3,451.82	
Plate glass	1,786.19	
Total		$ 8,854.05
Investigation and adjustment of claims		53.94
Policy fees retained by agents		974.00
Commissions or brokerage		19,621.94
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		8,782.02
Salaries, traveling and all other expenses of agents not paid by commissions		8,262.44
Medical examiners' fees and salaries		5.00
Rent		2,225.04
Insurance department licenses and fees		808.21
Legal expenses		160.00
Advertising		916.89
Printing and stationery		1,663.02
Postage, telegraph, telephone and express		756.70
Furniture and fixtures		1,025.26
Other disbursements		1,477.56
Total disbursements		$ 55,586.07
Balance		$ 172,959.09

LEDGER ASSETS.

Mortgage loans on real estate	$ 46,500.00
Book value of bonds and stocks	74,296.40
Cash in company's office	1,532.47
Deposits in trust companies and banks on interest	37,619.84
Premiums in course of collection	11,924.59
Other ledger assets	1,085.79
Total ledger assets	$ 172,959.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 28.13	
Interest due and accrued on bonds	1,263.94	$ 1,292.07
Market value of bonds and stocks over book value		$ 1,274.00
Other non-ledger assets		2,890.83
Gross assets		$ 178,415.99

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 1,422.15	
Supplies, printed matter and stationery	1,468.68	
Gross premiums in course of collection written prior to October 1st, 1909	398.40	$ 3,289.23
Total admitted assets		$ 175,126.76

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.
Accident	$ 168.21	$ 800.00	$ 654.45

Health	42,85		780.72	
Plate glass	130.25			
Totals	$ 341.31	$ 800.00	$ 1,435.17	$ 2,576.48
Deduct reinsurance				185.21
Net unpaid claims except liability claims				$ 2,391.27
Unearned premiums on outstanding risks				29,069.31
Commissions and other charges due or to become due to agents or brokers				3,457.85
Total of all liabilities except capital				$ 34,918.43
Capital actually paid up in cash			$ 100,000.00	
Surplus over all liabilities			40,208.33	
Surplus as regards policy holders				$ 140,208.33
Total liabilities				$ 175,126.76

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 4,216.29	$ 3,710.85
Written or renewed during the year	48,528.85	39,129.78
Totals	$ 52,745.14	$ 42,840.63
Expired and cancelled	22,468.60	21,931.03
In force at end of the year	$ 30,276.54	$ 20,909.60
Deduct amount reinsured	1,423.45	944.66
Net premiums in force	$ 28,853.09	$ 19,964.94

	Plate glass.
In force December 31, 1908	$ 1,078.05
Written or renewed during the year	8,765.84
Totals	9,843.89
Expired and cancelled	808.38
In force at end of the year	$ 9,035.51
Net premiums in force	$ 9,035.51

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 72,079.07
Total losses (less reinsurance) paid from organization of company	9,355.62
Par value of company's stock owned by the directors	58,800.00
Total losses (less reinsurance) incurred during the year	11,245.32

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident	$ 58.75	
Health	95.00	
Plate glass	199.36	12.00
Totals	$ 353.11	$ 12.00

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated March 3, 1893; Commenced Business May 6, 1893.

KIMBALL C. ATWOOD, President. WILFRIED C. POTTER, Secretary.

Cash Capital, $350,000.00.

INCOME

Net premiums received, viz:		
Accident	$ 1,289,601.03	
Health	250,722.26	
Net premium income		$ 1,540,323.29
Gross interest on bonds and dividends on stocks	$ 63,423.11	
Gross interest on deposits in trust companies and banks	2,373.99	$ 65,797.10
Total income		$ 1,606,120.39
Ledger assets December 31, 1908		1,743,705.07
Total		$ 3,349,825.46

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 407,151.54	
Health	71,031.00	
Total		$ 478,182.54
Investigation and adjustment of claims		$ 19,281.59
Commissions or brokerage		425,567.93
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		120,082.46
Salaries, traveling and all other expenses of agents not paid by commissions		40,526,05
Medical examiners' fees and salaries		8,115.83
Inspections (other than medical and claim)		835.00
Rent		13,644.02
State taxes on premiums		21,933.37
Insurance department licenses and fees		4,098.31
All other licenses, fees and taxes		1,392.75
Legal expenses		1,760.23
Advertising		5,904.72
Printing and stationery		8,229.74
Postage, telegraph, telephone and express		8,262.86
Furniture and fixtures		1,278.05
Interest or dividends to stockholders		84,000.00
Other disbursements		3,001.61
Total disbursements		$ 1,246,097.06
Balance		$ 2,103,728.40

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,693,409.24
Cash in company's office	1,759.44

Deposits in trust companies and banks not on interest		50,000.00
Deposits in trust companies and banks on interest		166,572.72
Bills receivable		904.05
Other ledger assets		7,226.47
Premiums in course of collection		183,856.48
Total ledger assets	$	2,103,728.40

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	10,879.29
Gross assets	$	2,114,607.69

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	$ 904.05		
Gross premiums in course of collection written prior to October 1, 1909	34,341.54		
Book value of ledger assets over market value	94,576.64	$	129,822.23
Total admitted assets		$	1,984,785.46

LIABILITIES.

Losses and claims—					
Deduct reinsurance					5,000.00
	In process of adjustment.	Reported, no proofs.	Resisted.		
Accident	$28,817.00	$12,503.55	$42,250.00		
Health	208.91	13,750.00	1,300.00		
Totals	$29,025.91	$76,253.55	$43,550.00	$	148,829.46
Net unpaid claims except liability claims				$	143,829.46
Unearned premiums on outstanding risks					603,421.89
Commissions and other charges due or to become due to agents or brokers					37,794.26
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued					10,164.86
State, county and municipal taxes due or accrued					22,000.00
Dividends due stockholders					7,000.00
Reinsurance					2,758.40
Advance premiums					3,322.00
Other liabilities					123,810.00
Total of all liabilities except capital				$	954,100.87
Capital actually paid up in cash	$ 350,000.00				
Surplus over all liabilities	680,684.59				
Surplus as regards policy holders				$	1,030,684.59
Total liabilities				$	1,984,785.46

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 980,979.31	$ 209,597.75
Written or renewed during the year	1,333,705.83	280,155.25
Totals	$ 2,314,685.14	$ 489,753.00

Expired and cancelled	1,329,448.64	263,952.50
In force at end of the year	$ 985,236.50	$ 225,800.50
Deduct amount reinsured	3,848.80	344.42
Net premiums in force	$ 981,387.70	$ 225,456.08

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 18,099,875.28
Total losses (less reinsurance) paid from organization of company	6,666,768.21
Total cash dividends declared from organization of company	422,000.00
Total stock dividends declared from organization of company	100,000.00
Par value of company's stock owned by the directors	153,500.00
Total losses (less reinsurance) incurred during the year	522,769.76

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident	$ 7,017.91	$ 918.25
Health	2,049.50	452.66
Totals	$ 9,067.41	$ 1,370.91

PROVIDENT LIFE AND CASUALTY COMPANY.

CHARLESTON, W. VA.

Incorporated September 4, 1906; Commenced Business October 15, 1906.

ANGUS W. McDONALD, President. WILLIAM JONES, Secretary.

Cash Capital, $33,450.00.

INCOME.

Net premiums received, viz:		
Accident	$ 62,948.49	
Health	16,553.60	
Net premium income		$ 79,502.09
Gross interest on mortgage loans	$ 174.00	
Gross interest on collateral loans	1,672.83	
		1,846.83
From other sources		$ 139.67
Total income		$ 97,488.59
Ledger assets December 31, 1908		22,816.12
Increase of capital during year		17,675.00
Total		$ 121,979.71

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 21,126.41	

Health	7,616.82	
Total		$ 28,743.23
Commissions or brokerage		19,735.48
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		3,973.55
Salaries, traveling and all other expenses of agents not paid by commissions		2,434.35
Medical examiners' fees and salaries		357.50
Rent		150.00
Insurance department licenses and fees		316.63
All other licenses, fees and taxes		1,600.00
Legal expenses		59.55
Advertising		287.02
Printing and stationery		264.65
Postage, telegraph, telephone and express		730.51
Furniture and fixtures		122.50
Interest or dividends to stockholders		3,200.00
Other disbursements		1,046.91
Total disbursements		$ 77,421.88
Balance		$ 44,557.83

LEDGER ASSETS.

Mortgage loans on real estate		$ 5,000.00
Loans secured by collateral		27,049.11
Deposits in trust companies and banks not on interest		3,282.52
Premiums in course of collection		9,226.20
Total ledger assets		$ 44,557.83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 105.00	
Interest due and accrued on collateral loans	1,884.65	
		$ 1,989.65
Other non-ledger assets		245.00
Gross assets		$ 46,792.48

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 210.00	
Supplies, printed matter and stationery	35.00	
		$ 245.00
Total admitted assets		$ 46,547.48

LIABILITIES.

Losses and claims—	In process of adjustment,	
Accident	$ 1,000.00	
Total	$ 1,000.00	
Net unpaid claims except liability claims		$ 1,000.00

Commissons and other charges due or to become due to agents or brokers		2,250.42
Total of all liabilities except capital		$ 3,250.42
Capital actually paid up in cash	$ 33,450.00	
Surplus over all liabilities	9,847.06	
Surplus as regards policy holders		43,297.06
Total liabilities		$ 46,547.48

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 149,041.46
Total losses (less reinsurance) paid from organization of company	60,197.07
Total cash dividends declared from organizaton of company	4,277.50
Total stock dividends declared from organization of company	16,000.00
Par value of company's stock owned by the directors	7,800.00
Amount loaned to directors or other officers	6,000.00
Amount loaned to stockholders not officers	3,000.00

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 56,028.79	$ 21,126.41
Health	14,247.10	7,616.82
Totals	$ 70,275.89	$ 28,743.23

RIDGELY PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated May 10, 1894; Commenced Business May, 14, 1894.

FRANCIS A. HARRINGTON, President; AUSTIN A. HEATH, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Accident and Health	$ 240,711.56	
Net premium income		$ 240,711.56
Policy fees		25,067.00
Gross interest on bonds	$ 6,558.47	
Gross interest on deposits in trust companies and banks	3,796.01	$ 10,354.48
From other sources		683.03
From agents' balances previously charged off		44.00
Total income		$ 276,860.01
Ledger assets December 31, 1908		269,038.24
Total		$ 545,898.31

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 45,536.19	
Health	76,060.18	
Liability	12,100.00	
Total		$ 133,696.37
Investigation and adjustment of claims		$ 3,253.00
Policy fees retained by agents		24,717.00
Commissions or brokerage		18,220.67
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		44,743.32
Salaries, traveling and all other expenses of agents not paid by commissions		3,500.50
Rent		1,338.00
State taxes on premiums		3,062.19
Insurance department licenses and fees		1,848.80
All other licenses, fees and taxes		1,735.00
Legal expenses		115.73
Advertising		1,256.06
Printing and stationery		3,186.86
Postage, telegraph, telephone and express		3,790.65
Furniture and fixtures		960.93
Interest or dividends to stockholders		5,000.00
Other disbursements		1,058.46
Gross decrease, by adjustment, in book value of bonds		671.75
Total disbursements		$ 252,155.29
Balance		$ 293,743.02

LEDGER ASSETS.

Book value of bonds	$ 213,037.75
Cash in company's office	352.88
Deposits in trust companies and banks on interest	80,352.39
Total ledger assets	$ 293,743.02

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 3,056.20
Market value of bonds over book value	4,747.25
Gross assets	$ 301,546.47

LIABILITIES

Losses and claims—	Reported, no proofs.	
Accident	$ 8,096.49	
Health	15,048.45	
Fidelity	1,200.00	
Total	$24,344.94	
Net unpaid claims except liability claims		$ 24,344.94
Unearned premiums on outstanding risks		12,026.00
Commissions and other charges due or to become due to agents or brokers		20.20

Salaries, rents, expenses, bills, acoounts, fees, etc., due or accrued		261.19
State, county and municipal taxes due or accrued		3,600.96
Advance premiums		1,927.96
Other liabilities		118.35
Total of all liabilities except capital		$ 42,299.60
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	159,246.87	
Surplus as regards policy holders		$ 259,246.87
Total liabilities		$ 301,546.47

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908	$ 64,279.00
Written or renewed during the year	240,907.14
Total	$ 305,186.14
Expired and cancelled	233,030.14
In force at end of the year	$ 72,156.00
Net premiums in force	$ 72,156.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 469,367.02
Total losses (less reinsurance) paid from organization of company	267,013.37
Total cash dividends declared from organization of company	5,000.00
Par value of company's stock owned by the directors	65,300.00
Total losses (less reinsurance) incurred during the year	135,775.98

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident	$ 865.00	$ 600.44
Health		200.00
Totals	$ 865.00	$ 800.44

SECURITY CASUALTY COMPANY OF INDIANAPOLIS.

INDIANAPOLIS, INDIANA.

Incorporated October 11, 1907; Commenced Business October 11, 1907.

STERLING R. HOLT, Vice-President. W. MORTON HERRIOTT, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:	
Accident	$ 24,408.56

Health	24,086.66	
Defense	30.00	
Auto. property damage	14,011.49	
Benefit	1,637.79	
Net premium income		$ 64,171.50
Policy fees		32,087.00
Gross interest on mortgage loans	$ 4,223.59	
Gross interest on bonds and dividends on stocks	1,076.50	
Gross interest on deposits in trust companies and banks	130.81	
Gross interest from all other sources	48.14	
		5,479.04
From other sources		21,617.82
From agents' balances previously charged off		1.87
Total income		$ 123,357.23
Ledger assets December 31, 1908		$ 115,698.21
Total		$ 239,055.44

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 10,440.07	
Health	7,078.50	
Auto. property damage	10,073.54	
Benefit	760.00	
Total		$ 28,352.11
Investigation and adjustment of claims		42.00
Policy fees retained by agents		32,087.00
Commissions or brokerage		22,486.47
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		6,429.87
Salaries, traveling and all other expenses of agents not paid by commissions		7,480.51
Medical examiners' fees and salaries		532.80
Rent		1,822.80
Insurance department licenses and fees		343.60
All other licenses, fees and taxes		1,781.12
Legal expenses		102.75
Advertising		418.88
Printing and stationery		2,507.66
Postage, telegraph, telephone and express		1,439.48
Furniture and fixtures		663.67
Interest or dividends to stockholders		14,356.50
Other disbursements		2,328.01
Agents' balances charged off		594.58
Total disbursements		$ 123,769.81
Balance		$ 115,285.63

LEDGER ASSETS.

Mortgage loans on real estate	$ 84,000.00
Book value of bonds and stocks	29,102.66

Cash in company's office		49.53
Deposits in trust companies and banks not on interest		2,089.74
Advance to agents		43.70
Total ledger assets	$	115,285.63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,421.93		
Interest due and accrued on bonds	274.58		
Interest due and accrued on other assets	7.40		
Rents due and accrued on company's property	95.00	$	1,798.91
Market value of bonds and stocks over book value			1,325.00
Gross premiums in course of collection; viz:			
	Written After October 1.		
Accident	$ 625.01		
Health	529.24		
Auto. property damage	3,114.88		
Total		$	4,269.13
Gross assets		$	122,678.67

LIABILITIES.

	In process of adjustment.		
Losses and claims—			
Accident	$ 1,172.80		
Health	1,003.04		
Auto. property damage	100.00		
Total	$ 2,275.84		
Net unpaid claims except liability claims		$	2,275.84
Unearned premiums on outstanding risks			12,258.58
Commissions and other charges due or to become due to agents or brokers			1,165.30
Salaries, rents, expenses, bills, accounts, fees etc., due or accrued			979.95
Due and to become due for borrowed money			3,500.00
Total of all liabilities except capital		$	20,179.67
Capital actually paid up in cash	$ 100,000.00		
Surplus over all liabilities	2,499.00		
Surplus as regards policy holders		$	102,499.00
Total liabilities		$	122,678.67

EXHIBIT OF PREMIUMS.

	Accident.	Health	Defense.
In force December 31, 1908	$ 1,391.08	$ 874.89	
Written or renewed during year	24,697.87	24,411.48	30.00
Totals	$ 26,088.95	$ 25,286.37	30.00
Expired and cancelled	22,275.53	21,850.98	
In force at end of year	$ 3,813.42	$ 3,435.39	$ 30.00
Net premiums in force	$ 3,813.42	$ 3,435.39	$ 30.00

	Auto. property damage.	
Written or renewed during the year	$	20,936.05
Total	$	20,936.05
Expired and cancelled		3,809.69
In force at end of the year	$	17,126.37
Net premiums in force	$	17,126.37
	Benefit.	
Written or renewed during the year	$	1,637.79
Total	$	1,637.79
Expired and cancelled		1,525.81
In force at end of the year	$	111.98
Net premiums in force	$	111,98

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	83,941.31
Total losses (less reinsurance) paid from organization of company		33,464.18
Total cash dividends declared from organization of company		2,356.50
Par value of company's stock owned by the directors		130.00
Total losses (less reinsurance) incurred during the year		30,539.95

STANDARD ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

Incorporated May 29, 1884; Commenced Business August 1, 1884.

LEM. W. BOWEN, President; E. A. LEONARD, Secretary.

Cash Capital, $500,000.00.

INCOME

Net premiums received, viz:			
Accident	$	1,201,607.60	
Health		142,928.63	
Liability		1,049,368.12	
Auto. property damage		31,244.14	
Workmen's collective		34,796.95	
Net premium income			$ 2,459,945.44
Policy fees			36,968.00
Gross interest on mortgage loans	$	22,657.96	
Gross interest on bonds and dividends on stocks		109,939.66	
Gross interest on deposits in trust companies and banks		3,363.90	
Gross interest from all other sources		416.45	$ 136,377.97
Gross profit on sale or maturity of real estate, $1,205.33; bonds, $72.00			$ 1,277.33
Total income			$ 2,634,568.74

Ledger assets December 31, 1908		$ 2,864,907.85
Total		$ 5,499,476.59

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 395,803.91	
Health	43,705.78	
Liability	360,783.70	
Auto. property damage	4,552.42	
Workmen's collective	18,384.32	
Total		$ 823,200.13
Investigation and adjustment of claims		$ 129,978.44
Policy fees retained by agents		36,968.00
Commissions or brokerage		581,530.80
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		117,349.60
Salaries, traveling and all other expenses of agents not paid by commissions		119,506.68
Inspections (other than medical and claim)		16,992.40
Rent		8,635.00
Repairs and expenses on real estate		21.25
Taxes on real estate		66.18
State taxes on premiums		37,713.50
Insurance department licenses and fees		8,952.83
All other licenses, fees and taxes		21,213.52
Advertising		12,852.08
Printing and stationery		20,852.52
Postage, telegraph, telephone and express		17,565.99
Furniture and fixtures		4,327.72
Interest or dividends to stockholders		57,500.00
Other disbursements		9,775.60
Agents' balances charged off		966.39
Gross decrease, by adjustment, in book value of bonds		6,959.95
Total disbursements		$ 2,032,928.58
Balance		$ 3,466,548.01

LEDGER ASSETS.

Book value of real estate	$ 5,250.00
Mortgage loans on real estate	386,687.00
Book value of bonds	2,559,400.08
Cash in company's office	4,231.10
Deposits in trust companies and banks not on interest	99,176.33
Deposits in trust companies and banks on interest	50,000.00
Premiums in course of collection	361,803.50
Total ledger assets	$ 3,466,548.01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,901.80	
Interest due and accrued on bonds	23,015.80	$ 28,917.60
Market value of bonds and stocks over book value		55,764.87
Gross assets		$ 3,551,230.48

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 25,171.71
Total admitted assets	$ 3,526,058.77

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.
Accident	$34,318.25	$36,207.50	$97,136.62	$47,350.00
Health	2,176.43	1,726.38	6,097.19	
Workmen's collective	369.50	887.36	712.83	
Auto property damage		242.53	1,700.39	
Totals	$36,864.18	$39,063.77	$105,647.03	$47,350.00

Net unpaid claims except liability claims		$ 228,924.98
Special reserve for unpaid liability losses		447,305.57
Total unpaid claims and expenses of settlement		$ 676,230.55
Unearned premiums on outstanding risks		846,633.30
Commissons and other charges due or to become due to agents or brokers		98,888.85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		6,387.25
State, county and municipal taxes due or accrued		47,208.19
Return premiums		15,049.09
Reinsurance		2,207.64
Advance premiums		4,103.83
Other liabilities		150,000.00
Total of all liabilities except capital		$ 1,846,708.70
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,179,350.07	
Surplus as regards policy holders		$ 1,679,350.07
Total liabilities		$ 3,526,058.77

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 710,614.11	$ 104,933.17
Written or renewed during the year	1,250,362.92	152,227.19
Totals	1,960,977.03	$ 257,160.36
Expired and cancelled	1,223,944.31	145,311.67
In force at end of the year	$ 737,032.72	$ 111,848.69
Deduct amount reinsured	14,538.40	
Net premiums in force	$ 722,494.32	$ 111,848.69

	Liability.	Auto. property damage.
In force December 31, 1908	$ 788,648.27	$ 3,795.33
Written or renewed during the year	1,134,921.40	33,414.08
Totals	$ 1,923,569.67	$ 37,209.41

Expired and cancelled	1,092,508.29	7,732.51
In force at end of the year	$ 831,061.38	$ 29,476.90
Deduct amount reinsured	12,522.27	
Net premiums in force	$ 818,539.11	$ 29,476.90

Workmen's collective.

In force December 31, 1908	$ 23,973.89
Written or renewed during the year	31,796.37
Total	$ 55,770.26
Expired and cancelled	40,164.84
In force at end of the year	$ 15,605.42
Net premiums in force	$ 15,605.42

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 26,840,501.53
Total losses (less reinsurance) paid from organization of company	12,323,783.50
Total cash dividends declared from organization of company	410,250.00
Total stock dividends declared from organization of company	250,000.00
Par value of company's stock owned by the directors	156,850.00
Total losses (less reinsurance) incurred during the year	980,727.67

BUSINESS IN WEST VIRGINIA.

	Gross Premiums, Less Re-insurance and Return Premiums.	Losses Paid, Less Re-insurance.
Accident	$ 10,932.30	$ 6,169.16
Health	1,151.08	446.10
Liability	1,667.36	1,146.05
Totals	$ 13,750.74	$ 7,761.31

TRAVELERS INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 17, 1863; Commenced Business April 1, 1864.

SYLVESTER C. DUNHAM, President. LOUIS F. BUTLER, Secretary.

Cash Capital, $2,000,000.00.

INCOME

Net premiums received, viz:		
Accident	$ 3,542,238.61	
Health	457,632.50	
Liability	5,236,370.52	
Workmen's collective	35,297.63	
Net premium income		$ 9,271,539.26
Gross interest on collateral loans	$ 37,873.45	
Gross interest on bonds and dividends on stocks	555,168.68	
Gross interest on deposits in trust companies		

and banks	20,263.91	
Gross interest from all other sources	665.33	
		613,971.37
From other sources,		26,651.45
From agents' balances charged off		1,200.59
Gross profits on sale or maturity of bonds		73.50
Total income		9,913,436.17
Ledger assets December 31, 1908		14,120,412.48
Total		24,033,848.65

DISBURSEMENTS.

Net amount paid policy holders for losses. viz:		
Accident	$ 1,146,881.71	
Health	148,010.54	
Liability	1,955,376.22	
Workmen's collective	12,213.12	
Total		$ 3,262,481.59
Investigation and adjustment of claims		997,518.70
Commissions or brokerage		2,088,746.22
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		316,778.14
Salaries, traveling and all other expenses of agents not paid by commissions		430,738.65
Salaries, traveling and all other expenses of pay roll auditors		88,071.44
Medical examiners' fees and salaries		28,535.31
Inspections (other than medical and claim)		148,067.87
Rent		114,984.12
Taxes on real estate		71,900.00
State taxes on premiums		127,300.06
Insurance department licenses and fees		14,639.84
All other licenses, fees and taxes		5,619.83
Legal expenses		3,833.11
Advertising		36,069.79
Printing and stationery		56,195.56
Postage, telegraph, telephone and express		64,141.73
Furniture and fixtures		20,651.08
Interest or dividends to stockholders		400,000.00
Other disbursements		40,377.11
Matured endowments and surrender values		19,406.07
Agents' balances charged off		781.63
Gross loss on sale or maturity of bonds		4,599.56
Gross decrease, by adjustment, in book value of bonds		175,713.94
Total disbursements		$ 8,517,151.35
Balance		$ 15,516,697.30

LEDGER ASSETS.

Loans secured by collateral	$ 558,476.53
Book value of bonds and stocks	13,018,776.01
Cash in company's office	6,000.00
Deposits in trust companies and banks not on interest	268,455.80
Deposits in trust companies and banks on interest	519,339.97
Bills receivable	22,036.21

Other ledger assets		26,897.64
Cash at branch offices		60,616.06
Premiums in course of collection		1,036,099.08
Total ledger assets		$ 15,516,697.30

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 140,228.77	
Interest due and accrued on collateral loans	8,541.43	
Interest due and accrued on other assets	2,375.00	
		$ 151,145.20
Market value of bonds and stocks over book value		532,293.99
Gross assets		$ 16,200,136.49

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 22,036.21	
Furniture and fixtures	26,897.64	
Gross premiums in course of collection written prior to October 1,	91,501.75	
Book value of ledger assets over market value	143,899.60	
		$ 284,335.20
Total admitted assets		$ 15,915,801.29

LIABILITIES.

Losses and claims—	Adjusted.	In process of adjustment	Reported, no proofs.	Resisted.
Accident	$ 10,765.71	$ 35,287.50	$172,867.96	$ 70,180.00
Health	2,973.31		30,399.91	
Auto property damage			18,405.54	
Totals	$ 13,739.02	$ 35,287.50	$221,673.41	$ 70,180.00

Net unpaid claims except liability claims		340,879.93
Special reserve for unpaid liability losses		4,420,399.00
Total unpaid claims and expenses of settlement		$ 4,761,278.93
Unearned premiums on outstanding risks		3,945,660.31
Commissions and other charges due or to become due to agents or brokers		202,905.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		108,804.76
State, county and municipal taxes due or accrued		188,409.00
Dividends due stockholders		250,000.00
Advance premiums		17,686.54
Other liabilities		338,407.20
Total of all liabilities except capital		$ 9,813,151.74
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	4,102,649.55	
Surplus as regards policy holders		$ 6,102,649.55
Total liabilities		$ 15,915,801.29

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 2,741,894.25	$ 361,358.71
Written or renewed during the year	3,926,219.84	535,531.72
Totals	$ 6,668,114.09	$ 896,890.43
Expired and cancelled	3,793,456.98	495,759.01
In force at end of the year	$ 2,874,657.11	$ 401,131.42
Deduct amount reinsured	28,253.36	4,537.50
Net premiums in force	$ 2,846,403.75	$ 396,593.92

	Liability.	Workmen's Collective.
In force December 31, 1908	$ 3,507,409.99	$ 10,599.30
Written or renewed during the year	5,329,240.12	34,392.85
Totals	$ 8,836,650.11	$ 44,992.15
Expired and cancelled	4,989,399.22	34,019.87
In force at end of the year	$ 3,847,250.89	$ 10,972.28
Net premiums in force	$ 3,847,250.89	$ 10,972.28

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$117,041,502.46
Total losses (less reinsurance) paid from organization of company	45,871,337.30
Total cash dividends declared from organization of company	4,583,000.00
Total stock dividends declared from organization of company	600,000.00
Par value of company's stock owned by the directors	175,300.00
Amount loaned to directors or other officers	42,600.00
Amount loaned to stockholders not officers	191,100.00
Total losses (less reinsurance) incurred during the year	3,692,194.77

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Return premiums.	Losses paid Less Re-insurance.
Accident	$ 20,512.80	$ 7,081.24
Health	2,019.31	836.49
Liability	22,410.57	15,970.50
Workmen's collective		19.69
Totals	$ 44,942.68	$ 23,907.92

UNION HEALTH AND ACCIDENT COMPANY.

DENVER, COL.

Incorporated November 2, 1906. Commenced business, December 29, 1906.

F. S. MOORE, President. J. S. McCLEERY, Secretary.

Cash Capital, $100,000.00.

INCOME

Net premiums received, viz:		
Accident and Health	$ 74,805.37	
Net premium income		$ 74,805.37
Policy fees		16,935.00
Gross interest on mortgage loans	$ 7,168.02	
Gross interest on bonds and dividends on stocks	570.00	
Gross interest on deposits in trust companies and banks	106.77	
		7,844.79
From other sources		492.50
Total income		$ 100,077.66
Ledger assets December 31, 1908		$ 137,586.80
Total		$ 237,664.46

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident and Health	$ 21,679.30	
Total		$ 21,679.30
Investigation and adjustment of claims		115.00
Policy fees retained by agents		16,935.00
Commissions or brokerage		20,663.88
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		12,442.65
Salaries, traveling and all other expenses of agents not paid by commissions		178.00
Medical examiners fees and salaries		61.00
Rent		1,470.50
State taxes on premiums		1,312.63
Insurance department licenses and fees		603.50
Legal expenses		446.70
Advertising		609.90
Printing and stationery		585.30
Postage, telegraph, telephone and express		1,035.24
Interest or dividends to stockholders		4,000.00
Other disbursements		8,324.78
Agents balances charged off		143.24
Total disbursements		$ 90,606.62
Balance		$ 147,057.84

LEDGER ASSETS.

Mortgage loans on real estate	$ 125,900.00

Book value of bonds and stocks		9,500.00
Cash in company's office		314.91
Deposits in trust companies and banks on interest		7,202.99
Bills receivable, personal account, net		868.44
Other ledger assets		1,234.50
Premiums in course of collection		2,037.00
Total ledger assets		$ 147,057.84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,808.87	
Interest due and accrued on bonds	152,00	
Interest due and accrued on other assets	66.33	
		$ 3,027.20
Gross assets		$ 150,085.04

DEDUCT ASSETS NOT ADMITTED.

Personal accounts receivable, net	$ 868.44	
Furniture and fixtures	1,234.50	
		$ 2,102.94
Total admitted assets		$ 147,982.10

LIABILITIES.

	In process of adjustment.	Reported, no proofs.
Losses and claims—		
Accident and Health	$ 861.15	$ 2,545.30

Net unpaid claims except liability claims	$ 3,406.45
Unearned premiums on outstanding risks	3,458.60
Commissions and other charges due or to become due to agents or brokers	434.82
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	123.35
State, county and municipal taxes due or accrued	1,394.37
Advance premiums	2,305.75
Total of all liabilities except capital	$ 11,123.34
Capital actually paid up in cash	$ 100,000.00
Surplus over all liabilities	36,858.76
Surplus as regards policy holders	$ 136,858.76
Total liabilities	$ 147,982.10

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908	$ 4,325.80
Written or renewed during the year	73,158.72
Total	$ 77,484.52
Expired and cancelled	70,567.32
In force at end of the year	$ 6,917.20
Net premiums in force	$ 6,917.20

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	217,258.14
Total losses (less reinsurance) paid from organization of company		64,869.35
Total cash dividends declared from organization of company		44,000.00
Par value of company's stock owned by the directors		50,999.00
Amount loaned to directors or other officers		1,000.00
Total losses (less reinsurance) incurred during the year		23,096.70

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident and Health	$ 6,717.83	$ 2,186.10

UNITED STATES CASUALTY COMPANY.

NEW YORK CITY.

Incorporated May 2, 1895. Commenced business May 3, 1895.

EDSON S. LOTT, President. D. G. LUCKETT, Secretary.

Cash Capital, $500,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 602,919.72	
Health	225,240.94	
Liability	796,073.99	
Steam boiler	38,172.55	
Burglary and theft	62,182.95	
Sprinkler	48,211.05	
Workmen's collective	11,553.78	
Net premium income		$ 1,784,354.98
Gross interest on mortgage loans	$ 13,569.57	
Gross interest on bonds and dividends on stocks	76,351.51	
Gross interest on deposits in trust companies and banks	2,195.85	
		$ 92,116.93
From other sources		379.65
From agents' balances previously charged off		151.91
Gross increase, by adjustment, in book value of bonds, $1,625.00; stocks, $37,280.80		38,905.80
Total income		$ 1,915,909.27
Ledger assets December 31, 1908		2,253,051.69
Increase of capital during year		100,000.00
Total		$ 4,268,960.96

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 208,563.04	
Health	75,844.39	
Liability	251,654.39	
Steam boiler	550.33	
Burglary and theft	15,690.63	
Sprinkler	13,487.12	
Workmen's collective	3,917.91	
Total		$ 569,707.81
Investigation and adjustment of claims		109,089.08
Commissions or brokerage		484,344.93
Salaries, fees and all other compensations of officers, directors, trustees and home office employes		105,476.34
Salaries, traveling and all other expenses of agents not paid by commissions		49,904.05
Inspections (other than medical and claim)		21,591.51
Rent		20,671.27
Repairs and expenses on real estate		75.55
Taxes on real estate		41.37
State taxes on premiums		22,412.90
Insurance department licenses and fees		7,220.23
All other licenses, fees and taxes		2,258.95
Legal expenses		1,668.93
Advertising		3,978.45
Printing and stationery		27,899.00
Postage, telegraph, telephone and express		10,852.25
Furniture and fixtures		8,788.50
Interest or dividends to stockholders		152,432.50
Other disbursements		12,404.07
Agents' balances charged off		1,385.19
Gross loss on sale or maturity of bonds, $13,610.00; stocks, $64,442.18		78,052.18
Gross decrease, by adjustment, in book value of bonds		99.30
Total disbursements		$ 1,690,349.36
Balance		$ 2,578,611.60

LEDGER ASSETS.

Book value of real estate	$ 5,000.00
Mortgage loans on real estate	294,000.00
Book value of bonds and stocks	2,053,455.60
Cash in company's office	18,252.23
Deposits in trust companies and banks not on interest	27,265.83
Deposits in trust companies and banks on interest	23,587.19
Premiums in course of collection	157,173.93
	$ 2,578,734.78
Less agents' credits	123.18
Total ledger assets	$ 2,578,611.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,474.89	

Interest due and accrued on bonds.....	9,606.64	
		$ 14,081.53
Market value of bonds and stocks over book value.....		14,141.40
Gross assets		$ 2,606,834.53

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1.....	$ 539.54	
Book value of ledger assets over market value	59,747.77	
		60,287.31
Total admitted assets		$ 2,546,547.22

LIABILITIES.

	In process of adjustment	Resisted.
Losses and claims—		
Accident	$ 44,915.00	$ 19,185.00
Health	12,750.00	280.00
Burglary and theft	1,095.00	
Sprinkler	850.00	
Auto property damage	725.00	
Totals	$ 60,335.00	$ 19,465.00
Net unpaid claims except liability claims.....		$ 79,800.00
Special reserve for unpaid liability losses.....		196,542.43
Total unpaid claims and expenses of settlement	$ 276,342.43	
Unearned premiums on outstanding risks.....		$ 748,771.99
Commissions and other charges due or to become due to agents or brokers		43,857.63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		26,424.72
State, county and municipal taxes due or accrued		30,000.00
Dividends due stockholders		12,627.50
Reinsurance		8,522.95
Additional special reserve claims		100,000.00
Total of all liabilities except capital.....		$ 1,246,547.22
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	800,000.00	
Surplus as regards policy holders		$ 1,300,000.00
Total liabilities		$ 2,546,547.22

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908	$ 487,304.84	$ 172,606.18
Written or renewed during the year.....	757,817.46	298,929.46
Totals	$ 1,245,122.30	$ 471,535.64
Expired and cancelled	769,955.45	301,206.26
In force at end of the year.....	$ 475,166.85	$ 170,329.38
Deduct amount reinsured	5,890.60	
Net premiums in force	$ 469,276.25	$ 170,329.38

	Liability.	Steam Boiler.
In force December 31, 1908	$ 425,915.99	$ 75,153.48
Written or renewed during the year	1,083,359.69	51,347.06
Totals	$ 1,509,275.68	$ 126,500.54
Expired and cancelled	882,285.66	52,322.08
In force at end of the year	$ 626,990.02	$ 74,178.46
Deduct amount reinsured	1,130.14	
Net premiums in force	$ 625,859.88	$ 74,178.46

	Burglary and theft.	Sprinkler.
In force December 31, 1908	$ 54,290.18	$ 44,664.91
Written or renewed during the year	72,279.99	64,355.57
Totals	$ 126,570.17	$ 109,020.48
Expired and cancelled	59,818.29	59,344.89
In force at end of the year	$ 66,751.88	$ 49,675.59
Deduct amount reinsured	2,226.47	
Net premiums in force	$ 64,525.41	$ 49,675.59

	Workmen's collective.
In force December 31, 1908	$ 5,124.88
Written or renewed during the year	13,589.80
Totals	$ 18,714.68
Expired and cancelled	11,235.68
In force at end of the year	$ 7,479.00
Net premiums in force	$ 7,479.00

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 14,231,171;64
Total losses (less reinsurance) paid from organization of company	5,531,276.50
Total cash dividends declared from organization of company	167,500.00
Total stock dividends declared from organization of company	100,000.00
Par value of company's stock owned by the directors	128,675.00
Total losses (less reinsurance) incurred during the year	735,489.41

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident	$ 4,340.51	$ 1,712.74
Health	2,762.02	1,130.90
Liability	10,415.19	2,675.19
Steam boiler	90.00	
Burglary and theft	70.53	
Sprinkler	257.50	
Totals	$ 17,935.75	$ 5,518.83

UNITED STATES FIDELITY AND GUARANTY COMPANY.

BALTIMORE, MD.

Incorporated March 19, 1896. Commenced business August 1, 1896.

JOHN R. BLAND, President. GEO. R. CALLIS, Secretary.

Cash Capital, $2,000,000.00.

INCOME.

Net premiums received, viz:		
Fidelity and Surety	$ 3,295,583.53	
Burglary and theft	287,231.36	
Net premium income		$ 3,582,814.89
Gross interest on mortgage loans	$ 1,479.50	
Gross interest on collateral loans	3,047.76	
Gross interest on bonds and dividends on stocks	93,461.17	
Gross interest on deposits in trust companies and banks	3,604.45	
Gross interest from all other sources	91.34	
Gross rents, including $20,000.00 for company's occupancy of its own buildings	34,880.34	$ 136,564.56
From other sources		$ 146,106.57
Gross profit on sale or maturity of real estate, $61.47; bonds, $1,987.83; stocks, $250.00		2,299.30
Total income		$ 3,867,785.32
Ledger assets December 31, 1908		4,015,328.52
Increase of capital during year		300,000.00
Total		$ 8,183,113.84

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Fidelity and Surety	$ 864,878.28	
Burglary and theft	50,018.88	
Total		$ 914,897.16
Investigation and adjustment of claims		123,291.90
Commissions or brokerage		632,002.96
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		238,598.71
Salaries, traveling and all other expenses of agents not paid by commissions		346,425.91
Inspections (other than medical and claim)		10,506.78
Rent		63,411.89
Repairs and expenses on real estate		9,648.88
Taxes on real estate		8,581.67
State taxes on premiums		47,400.95
Insurance department licenses and fees		16,644.08
All other licenses, fees and taxes		15,262.72
Legal expenses		42,975.24
Advertising		44,300.37
Printing and stationery		40,497.14
Postage, telegraph, telephone and express		71,904.80
Furniture and fixtures		16,682.35

Interest or dividends to stockholders	161,500.00
Other disbursements	19,382.35
Agents' balances charged off	4,918.32
Gross loss on sale or maturity of bonds	1,829.00
Gross decrease, by adjustment, in book value of real estate	12,500.00
Total disbursements	$ 2,843,162.68
Balance	$ 5,339,951.16

LEDGER ASSETS.

Book value of real estate	$ 463,850.00
Mortgage loans on real estate	3,000.00
Loans secured by collateral	168,149.00
Book value of bonds and stocks	3,668,269.60
Cash in company's office	30,430.96
Deposits in trust companies and banks not on interest	180,615.09
Deposits in trust companies and banks on interest	332,100.29
Premiums in course of collection	389,487.78
Other ledger assets	104,048.44
Total ledger assets	$ 5,339,951.16

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 86.87	
Interest due and accrued on bonds	46,832.06	
Interest due and accrued on collateral loans	1,135.31	
Interest due and accrued on other assets	300.00	
Rents due and accrued on company's property	1,137.49	49,491.73
Gross assets		$ 5,389,442.89

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written prior to October 1, 1909	$ 40,603.33	
Book value of bonds and stocks over market value	131,634.38	
Due for subscriptions, Dept. guaranteed attorneys, written prior to October 1, 1909	3,318.67	
		$ 175,556.38
Total admitted assets		$ 5,213,886.51

LIABILITIES.

Losses and claims—	In process of adjustment	Resisted.
Fidelity and Surety	$ 279,595.00	$ 555,322.75
Burglary and theft	10,612.70	5,000.00
Totals	$ 290,207.70	$ 560,322.75

Net unpaid claims except liability claims	$ 850,530.45
Unearned premiums on outstanding risks	1,691,947.55
Commissions and other charges due or to become due to agents or brokers	68,156.84

Salaries, rents, expenses, bills, accounts, fees, etc.; due or accrued		10,000.00
State, county and municipal taxes due or accrued		42,252.27
Return premiums		14,193.59
Reinsurance		5,353.57
Other liabilities		18,644.70
Total of all liabilities except capital		$ 2,701,078.97
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	512,807.54	
Surplus as regards policy holders		$ 2,512,807.54
Total liabilities		$ 5,213,886.51

EXHIBIT OF PREMIUMS.

	Fidelity and Surety.	Burglary and Theft.
In force December 31, 1908	$ 2,642,894.10	$ 356,692.25
Written or renewed during the year	3,429,647.64	303,064.23
Totals	$ 6,072,541.74	$ 659,756.48
Expired and cancelled	3,006,921.31	304,313.90
In force at end of the year	$ 3,065,620.43	$ 355,442.58
Deduct amount reinsured	70,710.44	19,624.54
Net premiums in force	$ 2,994,909.99	$ 335,818.04
Amount at risk December 31, 1909	$825,045,494.99	

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 21,490,113.20
Total losses (less reinsurance) paid from organization of company	6,700,451.32
Total cash dividends declared from organization of company	1,096,368.00
Par value of company's stock owned by the directors	464,100.00
Amount loaned to stockholders not officers	66,900.00
Total losses (less reinsurance) incurred during the year	797,956.68

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Fidelity and Surety	$ 22,960.00	$ 21,328.38
Burglary and theft	786.48	
Totals	$ 23,746.48	$ 21,328.38

U. S. HEALTH AND ACCIDENT INSURANCE COMPANY.

SAGINAW, MICH.

Incorporated December 27, 1900; Commenced Business January 29, 1901.

J. B. PITCHER, President. J. M. PITCHER, Secretary.

Cash Capital, $300,000.00.

INCOME.

Net premiums received, viz:		
Accident	$ 1,007,697.72	
Net premium income		$ 1,007,697.72
Policy fees		150,010.00
Gross interest on mortgage loans	$ 440.25	
Gross interest on bonds and dividends on stocks	27,694.03	
Gross interest on deposits in trust companies and banks	781.18	
		28,915.46
From other sources		219.56
From agents' balances previously charged off		363.03
Gross profit on sale or maturity of bonds		385.00
Gross increase, by adjustment, in book value of bonds		7,972.30
Total income		$ 1,195,563.07
Ledger assets December 31, 1908		707,443.82
Total		$ 1,903,006.89

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 404,574.03	
Total		$ 404,574.03
Investigation and adjustment of claims		1,747.86
Policy fees retained by agents		150,010.00
Commissions or brokerage		222,239.94
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		75,194.09
Salaries, traveling and all other expenses of agents not paid by commissions		61,760.62
Medical examiners' fees and salaries		3,658.58
Inspections (other than medical and claim)		455.00
Rent		21,537.14
Repairs and expenses on real estate		280.86
State taxes on premiums		17,325.28
Insurance department licenses and fees		4,454.54
All other licenses, fees and taxes		722.79
Legal expenses		393.60
Advertising		9,284.30
Printing and stationery		10,986.88
Postage, telegraph, telephone and express		17,014.91
Furniture and fixtures		1,594.15
Interest or dividends to stockholders		36,000.00
Other disbursements		5,254.22
Agents' balances charged off		717.89
Gross loss on sale or maturity of bonds		9,350.00

Gross decrease, by adjustment, in book value of bonds		6,169.78
Total disbursements		$ 1,060,676.41
Balance		842,330.48

LEDGER ASSETS.

Mortgage loans on real estate	$	7,000.00
Book value of bonds and stocks		717,879.94
Cash in company's office		533.76
Deposits in trust companies and banks not on interest		14,036.25
Deposits in trust companies and banks on interest		23,087.38
Prmeiums in course of collection		79,793.15
Total ledger assets	$	842,330.48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 52.16		
Interest due and accrued on bonds	12,774.61		
Interest due and accrued on other assets	17.50	$	12,844.27
Market value of bonds and stocks over book value			6,305.88
Gross assets		$	861,480.62

LIABILITIES.

Losses and claims—

	Adjusted.	In process of adjustment.	Reported, no proofs.	Resisted.
Accident	$ 5,900.00	$ 999.23	$52,100.00	$ 3,428.46

Net unpaid claims except liability claims	$	62,427.69
Unearned premiums on outstanding risks		94,737.28
Commissons and other charges due or to become due to agents or brokers		27,180.59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		4,000.00
State, county and municipal taxes due or accrued		18,663.16
Reinsurance		118.23
Advance premiums		13,161.27
Total of all liabilities except capital	$	220,288.22
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	341,192.41	
Surplus as regards policy holders		641,192.41
Total liabilities	$	861,480.63

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908	$ 174,290.78
Written or renewed during the year	1,064,888.74
Total	$ 1,239,179.52
Expired and cancelled	1,049.704.96
In force at end of the year	$ 189,474.56
Net premiums in force	$ 189.474.56

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$	6,613,388.98
Total losses (less reinsurance) paid from organization of company		3,200,136.41
Total cash dividends declared from organization of company		286,000.00
Total stock dividends declared from organization of company		100,000.00
Par value of company's stock owned by the directors		198,500.00
Total losses (less reinsurance) incurred during the year		411,396.86

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident and Health	$ 16,804.89	$ 7,772.16

WEST VIRGINIA ACCIDENT INSURANCE COMPANY.

BECKLEY, W. VA.

Incorporated May 22nd, 1909; Commenced Business May, 1909.

J. TRACY WALKER, President. WESLEY WILKES, Secretary.

Cash Capital, $12,500.00.

INCOME.

Net premiums received, viz:		
Accident	$ 2,874.10	
Net premium income		$ 2,874.10
From other sources		1,580.00
Total income		$ 4,454.10
Total		$ 16,954.10

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident	$ 1,072.38	
Total		$ 1,072.38
Commissions or brokerage		$ 649.45
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		432,00
Salaries, traveling and all other expenses of agents not paid by commissions		239.04
General office expenses		433.56
Total disbursements		$ 2,826.43
Balance		$ 14,127.67

LEDGER ASSETS.

Deposits in trust companies and banks not on interest	$ 382,67

Other ledger assets		13,745.00
Total ledger assets		$ 14,127.67

LIABILITIES.

Capital actually paid up in cash	$ 12,500.00	
Surplus over all liabilities	1,627.67	
Surplus as regards policy holders		$ 14,127.67
Total liabilities		$ 14,127.67

EXHIBIT OF PREMIUMS.

	Accident.
Written or renewed during the year	$ 2,874.10
Net premiums in force	$ 2,874.10

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 2,874.10
Total losses (less reinsurance) paid from organization of company	1,072.38
Par value of company's stock owned by the directors	7,300.00
Total losses (less reinsurance) incurred during the year	1,072.38

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident	$ 2,874.10	$ 1,072.38

WOODMEN'S CASUALTY COMPANY.

INDIANAPOLIS, IND.

Incorporated February 2, 1907; Commenced Business February 2, 1907.

W. A. NORTHCOTT, President. W. A. ORR, Secretary.

Cash Capital, $100,000.00.

INCOME.

Net premiums received, viz:		
Accident and Health	$ 215,035.39	
Net premium income		$ 215,035.39
Policy fees		143.25
Gross interest on mortgage loans	$ 6,465.50	
Gross interest on bonds and dividends on stocks	200.00	$ 6,665.50
Total income		$ 221,844.14
Ledger assets December 31, 1908		143,716.97
Total		$ 365,561.11

DISBURSEMENTS.

Net amount paid policy holders for losses, viz:		
Accident and Health	$ 72,097.59	
Total		$ 72,097.59
Investigation and adjustment of claims		$ 173.00
Commissions or brokerage		73,952.24
Salaries, fees and all other compensation of officers, directors, trustees and home office employes		19,494.70
Rent		1,320.00
State taxes on premiums		2,814.43
Insurance department licenses and fees		2,231.74
Advertising		1,698.36
Printing and stationery		5,216.01
Postage, telegraph, telephone and express		2,689.69
Interest or dividends to stockholders		20,000.00
Other disbursements		5,309.24
Total disbursements		$ 206,997.00
Balance		$ 158,564.11

LEDGER ASSETS.

Mortgage loans on real estate	$ 147,096.00
Book value of bonds and stocks	5,000.00
Cash in company's office	460.57
Deposits in trust companies and banks not on interest	3,715.64
Other ledger assets	2,291.90
Total ledger assets	$ 158,564.11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,040.04	
Interest due and accrued on bonds	66.66	$ 4,106.70
Gross assets		$ 162,670.81

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$ 2,291.90
Total admitted assets	$ 160,378.91

LIABILITIES.

	Reported, no proofs.
Losses and claims—	
Accident and Health	$ 12,196.90
Net unpaid claims except liability claims	$ 12,196.90
Unearned premiums on outstanding risks	19,096.90
State, county and municipal taxes due or accrued	4,294.74
Received in December, 1909, for January, 1910	838.50
Monthly premiums on policies issued between 12-16-'09 and 12-31-'09	1,028.75
Total of all liabilities except capital	$ 37,455.79
Capital actually paid up in cash	$ 100,000.00

Surplus over all liabilities	22,923.12	
Surplus as regards policy holders		$ 122,923.12
Total liabilities		$ 160,378.91

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908	$ 29,018.91
Written or renewed during the year	215,484.05
Total	$ 244,502.96
Expired and cancelled	204,754.91
In force at end of the year	$ 39,748.05
Net premiums in force	$ 39,748.05

ANSWERS TO GENERAL INTERROGATORIES.

Gross premiums (less reinsurance and return premiums) received from organization of company	$ 512,311.77
Total losses (less reinsurance) paid from organization of company	173,922.07
Total cash dividends declared from organization of company	40,000.00
Par value of company's stock owned by the directors	80,300.00
Amount loaned to stockholders not officers	2,000,00
Total losses (less reinsurance) incurred during the year	74,834.22

BUSINESS IN WEST VIRGINIA.

	Gross premiums, Less Re-insurance and Return premiums.	Losses paid Less Re-insurance.
Accident and health	$ 5,474.51	$ 1,661.75

FRATERNAL SOCIETIES.

. . . 1909 . . .

Abstracts compiled from the annual statements of the societies transacting business in the State of West Virginia, showing their condition on the Thirty-first day of December, 1909.

AMERICAN INSURANCE UNION.

COLUMBUS, OHIO.

Incorporated September 21, 1894; Commenced Business September 21, 1894.

JOHN J. LENTZ, President. DR. GEO. W. HOGLAN, Secretary.

INCOME.

Mortuary	$ 142,687.03	
Reserve	10,734.59	
Pathfinder	101,533.16	
Sick and accident	9,816.56	
Expenses	29,333.56	
Extension	20,229.99	$ 314,334.89
Gross per capita tax		277.85
Gross membership fees		2,040.51
Medical examiners' fees		3.50
Interest on mortgage loans	$ 624.86	
Interest from other sources	482.77	
Gross rents, including $2,100.00 for association's occupancy of its own buildings	7,201.63	8,309.26
Sale of lodge supplies		696.41
From all other sources		1,449.54
Total income		$ 324,790.10
Ledger assets December 31, 1908		114,472.59
Total		$ 439,262.69

DISBURSEMENTS.

Death claims	$ 175,548.10	
Permanent disability claims	916.32	
Sick and accident claims	5,172.23	
Old age benefits	250.00	
Other benefits	29,025.33	
Total benefits paid		$ 210,911.98
Commissions and fees to deputies or organizers		23,161.89
Salaries of deputies and organizers		13,796.42
Salaries of officers and trustees, No. 10		10,058.24
Salaries of office employes, No. 11		7,444.00
Salaries and fees to supreme medical examiners		2,958.31
Salaries and fees to subordinate medical examiners		26.00
Traveling and other expenses of officers, trustees and committees		2,050.04
Collection of assessments and dues		309.87
Insurance department fees		112.00
Rent		2,100.00
Advertising, printing and stationery		2,712.00
Postage, express, telegraph and telephone		1,671.83
Lodge supplies		462.10
Official publication		7,054.50
Expense of supreme lodge meeting		1,705.11
Legal expenses in litigating claims		859.10
Other legal expenses		146.00

Furniture and fixtures		5,024.21
Loss on sale or maturity of ledger assets		4,857.73
All other disbursements		5,816.86
Total disbursements		$ 303,237.75
Balance		$ 136,024.94

LEDGER ASSETS.

Book value of real estate		$ 63,531.13
Mortgage loans on real estate		62,000.00
Deposits in trust companies and banks on interest		63,820.14
Cash in office		2,473.67
Total ledger assets		$ 136,024.94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 376.16	
Rents due and accrued	753.33	$ 1,129.49
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		26,940.59
All other assets		7,577.98
Gross assets		$ 171,673.00

DEDUCT ASSETS NOT ADMITTED.

Other items	$ 7,577.98	
		$ 7,577.98
Total admitted assets		$ 164,095.02

LIABILITIES.

Death claims resisted, No. 2	$ 1,000.01	
Death claims reported but not adjusted	20,025.00	
Present value of deferred death and disability claims payable in installments	945.72	$ 21,970.73
Sick and accident claims reported, not adjusted, No. 20	408.31	408.31
Total unpaid claims		$ 22,379.04
Salaries, rents, expenses, commissions, due or accrued		4,327.65
Taxes, due or accrued		557.16
Total liabilities		$ 27,263.85

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	112	$ 92,275.00
Written during year	129	138,550.00
Totals	241	$ 230,825.00

Terminated or decreased	59	48,250.00
In force December 31, 1909	182	$ 187,575.00
Terminated by death	2	$ 1,500.00
Terminated by lapse	57	$ 41,750.00

Received during year from members in West Virginia: Mortuary, $589.48; reserve, $11.60, extension, $138.86; sick and accident, $44.00; expense, $80.16; total, $864.05.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	2	$ 833.34
Totals	2	$ 833.34
Paid during year	1	333.34
Balance	1	$ 500.00
Unpaid December 31, 1909	1	$ 500.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	1	$ 15.00
Incurred during year	2	133.00
Totals	3	$ 148.00
Paid during year	3	148.00

AMERICAN PATRIOTS.

SPRINGFIELD, ILL.

Reincorporated October 24, 1905; Commenced Business December 12, 1905.

J. S. BORDEAUX, President; W. H. TAYLOR, Recorder.

INCOME.

Gross assessments, viz:		
Mortuary	$ 59,257.15	
Reserve	10,055.53	
Expense	31,236.17	
Interest and rents	14.00	
Sale of lodge supplies	99.77	
From all other sources	804.36	
Total income		$ 101,466.98
Ledger assets December 31, 1908		24,144.05
Total		$ 125,611.03

DISBURSEMENTS.

Death claims	$ 40,111.27	

Permanent disability claims	13,827.83	
Total benefits paid		$ 53,939.10
Commissions or fees to deputies or organizers		29,488.28
Salaries of officers and trustees		11,700.00
Salaries and other compensation of committees		34.70
Salaries of office employes		3,520.10
Salaries and fees to supreme medical examiners		600.00
Salaries and fees to subordinate medical examiners		1,887.94
Collection of assessments and dues		188.90
Insurance department fees		819.00
Rent		1,285.70
Advertising, printing and stationery		1,153.76
Postage, express, telegraph and telephone		497.48
Lodge supplies		1,022.68
Legal expenses in litigating claims		1,265.64
Other legal expenses		230.70
Taxes, repairs and other expenses on real estate		6.40
All other disbursements		323.16
Total disbursements		$ 107,463.54
Balance		$ 18,147.49

LEDGER ASSETS.

Cash in office	971.93
In hands of treasurer	17,175.56
Total ledger assets	$ 18,147.49

NON-LEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	$ 9,090.18
All other assets	3,153.84
Gross assets	$ 30,391.51

LIABILITIES.

Death claims adjusted not due, No. 4.	$ 2,964.28	
Death claims resisted, No. 3	2,300.00	
Death claims reported but not adjusted, No. 10	3,901.68	$ 9,165.96
Salaries, rents, expenses, commissions, due or accrued		$ 1,220.00
Total liabilities		$ 10,385.96

AMERICAN WORKMEN.

WASHINGTON, D. C.

Incorporated June 26, 1908; Commenced Business January 1, 1909.

J. B. HARRELL, President. JAMES R. STAFFORD, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 1,517.08	

Medical examiners' fees	299.12	$ 1,816.20
Total income		$ 1,816.20
Total		$ 1,816.20

DISBURSEMENTS.

Death claims	$ 100.00	
Sick and accident claims	213.70	
Total benefits paid		$ 313.70
Commissions and fees to deputies or organizers		80.22
Salaries of deputies and organizers		250.00
Salaries of office employes, No. 1		158.00
Salaries and fees to subordinate medical examiners		1.00
Traveling and other expenses of officers, trustees and committees		112.58
Insurance department fees		185.10
Rent		68.00
Advertising, printing and stationery		90.25
Postage, express, telegraph and telephone		129.33
Lodge supplies		27.85
Furniture and fixtures		28.50
All other disbursements		42.37
Total disbursements		$ 1,486.90
Balance		$ 329.30

LEDGER ASSETS.

Deposited in banks (not on interest)	329.30
Total ledger assets	$ 329.30

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
Written during year	217	$ 21,900.00
Totals	217	$ 21,900.00
Terminated or decreased	71	$ 7,200.00
In force December 31. 1909	146	$ 14,700.00

Received during year from members in West Virginia: Mortuary, $374.52.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	7	$ 57.00
Totals	7	$ 57.00
Paid during year	7	57.00

ANCIENT ORDER OF UNITED WORKMEN (Grand Lodge).

WHEELING, W. VA.

Incorporated December 30th, 1908.

C. F. E. A. FISHER, President. L. S. WIGAL, Secretary

INCOME.

Gross assessments, viz:		
Expense	$ 7,657.00	
Mortuary	49,632.02	
Reserve	20,655.54	
Guar. emergency	14,911.35	
Advance Asst.	92.54	$ 92,948.45
Interest on bonds	$ 5,790.00	
Interest from other sources	443.40	$ 6,233.40
Sale of lodge supplies		$ 120.55
From all other sources		2,081.21
		$ 101,383.61
Deduct payment returned to applicant		54.94
Total income		$ 101,328.67
Ledger assets December 31, 1908		117,759.97
Total		$ 219,088.64

DISBURSEMENTS.

Death claims	$ 52,093.75	
Total benefits paid		$ 52,093.75
Salaries of deputies and organizers		2,526.00
Salaries of managers or agents		1,024.61
Salaries of officers and trustees		2,499.96
Salaries and other compensation of committees		112.50
Salaries of office employes		505.50
Traveling and other expenses of officers		176.85
Medical examinations and postage		6.84
Rent of office for association's occupancy		360.00
Advertising, printing and stationery		666.17
Postage, express, telegraph and telephone, General Recorder's office expense		175.54
Lodge supplies		32.25
Official publication		1,200.00
All other disbursements		32,670.69
Total disbursements		$ 94,050.66
Balance		$ 125,037.98

LEDGER ASSETS.

Premiums and interest	$ 5,407.68
Half cash option charges	16,050.04
Book value of bonds and stocks—excluding interest—investments	109,920.00
Deposited in trust companies and banks on interest	14,639.22

Reserve loans		3,769.70
Total ledger assets	$	149,786.64
Total admitted assets	$	149,786.64

LIABILITIES.

Death claims reported but not adjusted, No. 4	$	8,000.00
Advance assessments	$	41.28
Total liabilities	$	8,041.28

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	2940	$ 4,921,213.96
Written during year	189	352,000.00
Reinstatements	101	11,500.00
Totals	3230	$ 5,284,713.96
Terminated or decreased		39,594.00
In force December 31, 1909		$ 5,245,119.96
Terminated by death	30	$ 53,856.75
Terminated by lapse	292	438,969.65
Total members and insurance	2908	4,752,293.56

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	3	$ 6,000.00
Incurred during year	30	54,093.75
Totals	33	$ 60,093.75
Paid during year	29	52,093.75
Unpaid December 31, 1909	4	$ 8,000.00

ASSURANCE LEAGUE OF AMERICA.

NEW YORK CITY.

Incorporated November, 1877, Commenced Business June, 1877.

GEORGE W. STRFET, President. FRANK A. MARSELLUS, Secretary.

INCOME.

Gross assessments, viz:			
Mortuary	$	183,266.58	
Expense		26,287.46	
			$ 209,554.04
Interest on mortgage loans	$	580.53	
Interest on bonds		10,346.98	

Interest from other sources	631.20	
		$ 11,558.71
From other sources		672.44
Total income		$ 221,785.19
Ledger assets December 31, 1908		303,658.90
Total		$ 525,444.09

DISBURSEMENTS.

Death claims	$ 220,781.61	
Total benefits paid		$ 220,781.61
Commissions and fees to deputies or organizers		852.83
Salaries of deputies and organizers		744.51
Salaries of officers and trustees, No. 2		6,143.31
Salaries of office employes, No. 3		2,548.68
Salaries and fees to supreme medical examiners		81.00
Salaries and fees to subordinate medical examiners		273.00
Traveling and other expenses of officers, trustees and committees		1,009.04
Collection of assessments and dues		5.85
Insurance department fees		50.00
Rent		999.97
Advertising, printing and stationery		1,113.01
Postage, express, telegraph and telephone		621.68
Lodge supplies		243.45
Expense of supreme lodge meeting		23.00
Legal expenses in litigating claims		521.40
Furniture and fixtures		262.79
Loss on sale or maturity of ledger assets		137.53
All other disbursements		2,576.31
Total disbursements		$ 238,988.97
Balance		$ 286,455.12

LEDGER ASSETS.

Mortgage loans on real estate	$ 11,500.00
Book value of bonds and stocks—excluding interest	248,177.56
Deposited in trust companies and banks on interest	26,375.32
Cash in office	65.77
Organizer's balances	336.47
Total ledger assets	$ 286,455.12

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 235.00	
Interest due and accrued on bonds	3,171.27	$ 3,406.27
Gross assets		$ 289,861.39

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds	$ 336.47	
		$ 336.47
Total admitted assets		$ 289,524.92

LIABILITITES.

Death claims adjusted not due, No. 9	$ 39,000.00	
Death claims reported but not adjusted	22,218.39	
		$ 61,218.39
Advance assessments		20.57
All other liabilities		1.703.19
Total liabilities		$ 62,942.15

CATHOLIC BENEVOLENT LEGION, (Supreme Council).

BROOKLYN, N. Y.

Incorporated September 5, 1881; Commenced Business October 12, 1881.

RICHARD B. TIPPETT, President. JOHN D. CARROLL, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 782,387.31	
Expenses	12,932.54	$ 795,319.85
Medical examiners' fees and extension		$ 6,783.17
Interest on bonds	$ 8,770.00	
Interest from other sources	5,136.42	$ 13,906.42
Sale of lodge supplies		$ 387.56
Total income		$ 816,397.00
Ledger assets December 31, 1908		283,085.69
Total		$ 1,099,482.69

DISBURSEMENTS.

Death claims	$ 645,080.78	
Permanent disability claims	39,099.91	
Total benefits paid		$ 684,180.69
Commissions and fees to deputies or organizers		68.75
Salaries of officers and trustees, No. 3		5,999.97
Salaries and other compensation of committees		336.90
Salaries of office employes		5,750.00
Traveling and other expenses of officers, trustees and committees		44.03
Collection of assessments and dues		279.76
Insurance department fees		136.00
Rent		1,200.00
Advertising, printing and stationery		1,271.51
Postage, express, telegraph and telephone		1,255.30
Lodge supplies		124.25
Official publication		1,572.24
Expense of supreme lodge meeting		988.40
Legal expense in litigating claims		1,239.88
All other disbursements		448.73
Total disbursements		$ 704,896.41
Balance		$ 394,586.28

LEDGER ASSETS.

Book value of bonds	$	257,008.05
Deposited in banks on interest		137,578.23
Total ledger assets	$	394,586.28

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	3,045.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		15,118.81
All other assets		436,169.37
Gross assets	$	848,919.46

LIABILITIES.

Death claims resisted, No. 5	$	10,000.00	
Death claims reported but not adjusted		54,000.00	$ 64,000.00
Salaries, rents, expenses, commissions, due or accrued			960.22
Advance assessments			70.80
Total liabilities			$ 65,031.02

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
Written during year	13	$ 13,500.00
Total	13	$ 13,500.00
Terminated or decreased	1	1,000.00
In force December 31, 1909	12	$ 12,500.00
Terminated by lapse	1	$ 1,000.00

Received during the year from members in West Virginia: Mortuary, $378.21; extension, $5.32; expense, $7.20; total, $390.73.

CATHOLIC KNIGHTS OF AMERICA (Supreme Council).

ST. LOUIS, MO.

Incorporated April, 1880; Commenced Business May, 1877.

DR. F. GAUDIN, President. ANTHONY, MATIE, Secretary.

INCOME.

Gross assessments, viz.:			
Mortuary	$	633,414.37	
Expense		23,200.68	
			$ 656,615.05
Interest on mortgage loans	$	112.48	
Interest on collateral loans		33,650.27	
Interest from other sources		3,212.16	
			$ 36,974.91

Sale of lodge supplies		277.70
From all other sources		530.93
Total income		$ 694,398.59
Ledger assets December 31, 1908		906,678.24
Total		$ 1,601,076.83

DISBURSEMENTS.

Death claims	$ 571,942.05	
Total benefits paid		$ 571,942.05
Salaries of managers or agents		500.00
Salaries of officers and trustees		8,799.92
Salaries and fees to supreme medical examiners		963.00
Salaries and fees to subordinate medical examiners		2,039.00
Traveling and other expenses of officers, trustees and committees		1,081.25
Insurance department fees		350.25
Rent		1,360.00
Advertising, printing and stationery		728.66
Postage, express, telegraph and telephone		662.65
Lodge supplies		305.05
Official publication		3,236.25
Legal expense in litigating claims		1,308.23
Loss on sale or maturity of ledger assets		1,678.78
All other disbursements		4,107.65
Total disbursements		$ 599,062.74
Balance		$ 1,002,014.09

LEDGER ASSETS.

Mortgage loans on real estate		$ 14,500.00
Book value of bonds and stocks—excluding interest		937,872.55
Deposited in banks (not on interest)		49,641.54
Total ledger assets		$ 1,002,014.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 70.06	
Interest due and accrued on bonds	12,313.99	
Interest due and accrued on other assets	191.06	12,575.11
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		25,566.97
Gross assets		$ 1,040,156.17

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value		$ 43,533.21
Total admitted assets		$ 996,622.96

LIABILITIES.

Death claims due and unpaid	$ 15,396.91	

Death claims reported but not adjusted, No. 6....	8,832.33	
Total liabilities		$ 24,229.24

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	18	$ 32,526.05
Totals	18	$ 32,526.05
In force December 31, 1909	18	$ 32,526.05

Received during year from members in West Virginia: Mortuary, $1,108.80; expense, $22.80; total, $1,131.60

CATHOLIC MUTUAL BENEFIT ASSOCIATION
(Supreme Council.)

HORNELL, N. Y.

Incorporated June 9, 1879; Commenced Business July, 1876.

JOHN J. HINES, President. JOSEPH CAMERON, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 1,313,453.12	
Reserve	145,926.71	
Expenses	98.50	
Gross per capita tax	18,408.75	
Interest and rents	85,119.01	
Sale of lodge supplies	2,908.61	
From other sources	13,494.64	
Total income		$ 1,579,409.34
Ledger assets December 31, 1908		2,087,054.54
Total		$ 3,666,463.88

DISBURSEMENTS.

Death claims	$ 1,441,117.51	
Total benefits paid		$ 1,441,117.51
Commissions and fees to deputies or organizers		8,677.91
Salaries of officers and trustees		7,900.00
Other compensation of officers and trustees		222.50
Salaries of office employes		3,107.05
Traveling and other expenses of officers, trustees and committees		1,270.22
Insurance department fees		116.20
Rent		420.00
Advertising, printing and stationery		1,375.53
Postage, express, telegraph and telephone		374.46
Lodge supplies		344.75
Official publication		6,283.92
Expense of supreme lodge meeting		3,491.84

Legal expense in litigating claims		1,580.22
Furniture and fixtures		150.00
Taxes, repairs and other expenses on real estate		217.28
Loss on sale or maturity of ledger assets		4,165.01
All other disbursements		912.58
Total disbursements		$ 1,481,726.98
Balance		$ 2,184,736.90

LEDGER ASSETS.

Book value of real estate		$ 6,803.42
Mortgage loans on real estate		989,165.00
Book value of bonds		891,315.00
Deposited in trust companies and banks on interest		253,943.11
Cash with treasurer and deposited in banks not on interest		43,510.37
Total ledger assets		$ 2,184,736.90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 8,932.86	
Interest due and accrued on bonds	13,145.33	$ 22,078.19
Market value of real estate over book value		2,696.58
Market value of bonds and stocks over book value		18,783.55
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		121,046.97
All other assets		24,905.26
Gross assets		$ 2,374,247.45
Total admitted assets		$ 2,374,247.45

LIABILITIES.

Awaiting legal claimants and proofs and being investigated	42,634.27	
Death claims adjusted not due, No. 38	66,500.00	
Death claims resisted	9,000.00	
Death claims reported but not adjusted, No. 47	72,500.00	$ 190,634.27
Salaries, rents, expenses, commissions, due or accrued		3,505.27
Total liabilities		$ 194,139.54

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	83	$ 120,000.00
Written during year	6	6,500.00
Totals	89	$ 126,500.00
Terminated or decreased	4	4,500.00
In force December 31, 1909	85	$ 122,000.00
Terminated by lapse	4	4,500.00

Received during year from members in West Virginia: Mortuary, $1,965.46; reserve, $218.38; expense, $136.57; total, $2,320.41.

DEGREE OF HONOR, A. O. U. W.

SIOUX CITY, IOWA.

Incorporated August 14, 1907; Commenced Business June 12, 1896.

FRANCES BUELL OLSON, President. ELIZABETH E. ALLBURN, Secretary

INCOME.

Gross assessments, viz:		
Mortuary	$ 360,375.83	
Reserve	115,870.08	
Expenses	90,415.12	
Total income		$ 566,661.03
Ledger assets December 31, 1908		349,174.54
Total		$ 915,835.57

DISBURSEMENTS.

Death claims	$ 351,585.36	
Paid from emergency by Grand Lodge	17,143.76	
Taxes	13.89	
Other benefits	31,738.46	
Total benefits paid		$ 400,481.37
Commissions and fees to deputies or organizers		15,016.11
Salaries of officers and trustees		19,427.67
Salaries of office employes		4,639.25
Advertising, printing, stationery, postage, express, telegraph and telephone		14,616.56
Lodge supplies		8,799.56
Official publication		5,699.33
Expense of supreme lodge meeting and Grand Lodge		12,504.40
All other disbursements		7,247.35
Total disbursements		$ 488,431.70
Balance		$ 427,403.87

LEDGER ASSETS.

Book value of bonds and stocks—excluding interest	49,500.00
Cash in office, $9,201.23; supplies as per inventory including fixtures in office	11,826.65
Bills receivable	91.51
All other ledger assets	365,985.71
Total ledger assets	$ 427,403.87

NON-LEDGER ASSETS.

All other assets	$ 1,200.00
Gross assets	$ 428,603.87

LIABILITIES.

Death claims reported but not adjusted, No. 2	$ 2,000.00	
Total liabilities		$ 2,000.00

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	82	$ 73,000.00
Written during year	61	47,500.00
Totals	143	$ 120,500.00
Terminated or decreased	7	5,500.00

Official publication		192.00
Expense of supreme lodge meeting		8.90
Legal expense in litigating claims		18.00
All other disbursements		28.49
Total disbursements	$	17,006.89
Balance	$	22,767.21

LEDGER ASSETS.

Mortgage loans on real estate	$	200.00
Deposited in trust companies and banks on interest		22,274.61
Cash in office, $283.00; deposited in banks (not on interest), $9.60		292.60
Total ledger assets	$	22,767.21

NON-LEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated	$	820.23
Gross assets	$	23,587.44
Total admitted assets	$	23,587.44

LIABILITIES.

Death claims due and unpaid	$ 300.00		
Death claims reported but not adjusted	448,83		
Present value of deferred death and disability claims payable in installments	$ 7,000.00	$	7,748.83
Sick and accident claims reported, not adjusted, memorial tombstones		$	565.50
Total liabilities		$	8,314.33

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	58	$ 30,450.00
Written during year	11	5,775.00
Benefit certificates increased during year	2	81,400.00
Totals	71	$ 36,306.44
Terminated or decreased	14	9,450.00
In force December 31, 1909	55	$ 26,956.44
Terminated by lapse	14	7,350.00
Terminated by changed certificates	2	2,100.00

Received during year from members in West Virginia: Mortuary, $386.00; expense, $60.00; total, $446.00.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	2	$ 200.00
Total	2	$ 200.00
Paid during year	2	$ 200.00

FRATERNAL MYSTIC CIRCLE (Supreme Ruling.)

PHILADELPHIA, PA.

Incorporated April 27, 1895; Commenced Business January 1, 1885.

F. H. DUCKWITZ, President. J. D. MYERS, Secretary.

INCOME

Gross assessments, viz:		
Mortuary	$ 435,324.86	
Expenses	138,158.48	
Interest and rents	16,620.14	
Sale of lodge supplies	597.34	
From all other sources	4.26	
Total income		$ 590,705.08
Ledger assets December 31, 1908		304,605.29
Total		$ 895,310.37

DISBURSEMENTS.

Death claims	$ 400,524.38	
Permanent disability claims	32,002.02	
Sick and accident claims	4,450.28	
Old age benefits	4,260.18	
Other benefits	1,209.70	
Total benefits paid		$ 442,446.56
Commissions and fees to deputies or organizers		32,924.84
Salaries of deputies and organizers		13,425.20
Salaries of managers or agents		7,933.37
Salaries of officers and trustees, No. 4		11,120.68
Salaries and other compensation of committees		405.00
Salaries of office employes, No. 17		13,181.33
Salaries and fees to supreme medical examiners		2,194.23
Salaries and fees to subordinate medical examiners		1,593.84
Traveling and other expenses of officers, trustees and committees		1,412.23
Collection of assessments and dues		903.92
Insurance department fees		478.77
Rent		1,980.00
Advertising, printing and stationery		3,506.64
Postage, express, telegraph and telephone		3,103.21
Lodge and office supplies		1,598.51
Official publication		5,602.66
Expense of supreme lodge meeting		4,667.50
Legal expense in litigating claims		3,105.80
Other legal expenses		4,623.96
Furniture and fixtures		467.75
Taxes, repairs and other expenses on real estate		3,410.44
All other disbursements		22,053.16
Total disbursements		$ 582,139.60
Balance		$ 313,170.77

LEDGER ASSETS.

Book value of real estate	$ 47,920.83
Mortgage loans on real estate	151,916.70

Loans secured by collateral		250.00
Book value of bonds and stocks—excluding interest		29,180.00
Deposited in trust companies and banks on interest		75,346.06
Cash in office		1,723.88
Bills receivable		5,500.00
All other ledger assets		1,333.30
Total ledger assets		$313,170.77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,921.63	
Interest due and accrued on bonds	392.50	
Interest due and accrued on collateral loans	9.13	
Interest due and accrued on other assets	1,285.89	
Rents due and accrued	65.00	$ 4,674.15
Market value of real estate over book value		9,579.17
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		45,912.27
All other assets		54,925.01
Gross assets		$ 428,261.37

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds	$ 7,250.01	
Book value of bonds and stocks over market value	883.75	
Other items	6,000.00	$ 14,133.76
Total admitted assets		$ 414,127.61

LIABILITIES.

Death claims adjusted not due, No. 2	$ 2,500.00	
Death claims resisted	12,852.56	
Death claims reported but not adjusted	55,249.58	
Present value of deferred death and disability claims payable in installments	57,362.18	$ 127,964.32
Old age and other benefits due and unpaid		6,728.50
Advance assessments		322.13
Total liabilities		$ 135,014.95

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	434	$ 697,000.00
Written during year	70	122,500.00
Totals	504	$ 819,500.00
Terminated or decreased	133	251,500.00
In force December 31, 1908	371	$ 568,000.00
Terminated by death	4	$ 11,400.00
Terminated by lapse	128	236,100.00
Terminated by disability	1	4,000.00

Received during year from members in West Virginia. Mortuary, $8,987.75; expense, $2,732.37; total, $11,720.12.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	4	$ 10,800.00
Incurred during year	4	11,400.00
Totals	8	$ 21,700.00
Paid during year	2	5,046.00
Balance	6	$ 16,654.00
Saved by compromise		650.00
Unpaid December 31, 1909	6	$ 16,004.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	2	$ 600.00
Totals	2	$ 600.00
Paid during year	2	600.00

GERMAN BENEFICIAL UNION.

PITTSBURG, PA.

Incorporated April 13, 1892. Commenced business April 14, 1892.

LOUIS VALZ, President. JOSEPH KLAUS, Secretary.

INCOME.

Gross assessments, viz:		
Expense	$ 7,321.75	
Before division into separate funds	217,658.55	
Interest and rents	24,164.22	
Sale of lodge supplies	1,222.53	
From all other sources	222,742.91	
		$ 473,109.96
Total income		$ 473,109.96
Ledger assets December 31, 1908		368,423.02
Total		$ 841,532.98

DISBURSEMENTS.

Death claims	$ 66,686.66	
Sick and accident claims	12,271.00	
Other benefits	110,814.01	
Total benefits paid		$ 189,771.67
Commissions and fees to deputies or organizers		5,231.26
Salaries of officers and trustees		6,753.88
Salaries and other compensation of committees		965.00

Salaries of office employes		3,592.00
Salaries and fees to supreme medical examiners		1,200.00
Salaries and fees to subordinate medical examiners		159.50
Traveling and other expenses of officers, trustees and committees		1,079.68
Insurance department fees		103.00
Rent		1,500.00
Advertising, printing and stationery		902.16
Postage, express, telegraph and telephone		740.30
Lodge supplies		814.89
Official publication		1,781.67
Other legal expenses		369.15
Furniture and fixtures		102.65
Taxes, repairs and other expenses on real estate		4,115.34
Loss on sale or maturity of ledger assets		83,802.16
All other disbursements		1,217.48
Total disbursements	$	304,201.24
Balance	$	537,331.74

LEDGER ASSETS.

Book value of real estate	$	49,081.45
Mortgage loans on real estate		322,200.48
Book value of bonds		10,619.50
Deposited in trust companies and banks on interest		100,000.00
Cash in office, $100.00; deposited in banks (not on interest), $55,330.31		55,430.31
Total ledger assets	$	537,331.74

NON-LEDGER ASSETS.

Interest uue and accrued on mortgages	$	3,917.14
Market value of real estate over book value..	$	10,000.00
All other assets		277.00
Gross assets	$	551,525.88

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value..	10,000.00	
Other items	277.00	
	$	10,277.00
Total admitted assets	$	541,248.88

LIABILITIES.

Death claims reported but not adjusted, No. 15	$	8,066.76
Total liabilities	$	8,066.76

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	521	$ 300,050.00

Written during year	187		92,050.00
Totals	708	$	392,100.00
Terminated or decreased	182		84,000.00
In force December 31, 1909	526	$	308,100.00
Terminated by death	2	$	509.00
Terminated by lapse	180		83,491.00

Received during year from members in West Virginia: mortuary, $6,505.56; sick and accident, $630.50; expense, $967.14; total, $8,103.20.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred duing year	2	$ 509.00
Totals	2	509.00
Paid during year	2	509.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	14	$ 470.00
Totals	14	$ 470.00
Paid during year	14	470.00

GRAND FRATERNITY.

PHILADELPHIA, PA,

Incorporated October 7, 1893. Commenced business January 1, 1886.

FREDERICK GASTON, President. W. E. GREGG, Secretary.

INCOME.

Gross assessments, viz:			
Mortuary	$ 137,445.48		
Expense	96,378.02		
Sick and Accident	6,122.68	$	239,946.18
Interest on mortgage loans	$ 214.50		
Interest on liens	3,131.48		
Interest on bonds	1,422.36		
Interest from other sources, bank balances	364.45		
Gross rents, including $3,000.00 for association's occupany of its own buildings	6,733.51		11,866.30
From all other sources		$	9,145.83
		$	260,958.31
Deduct payment returned to applicant			106.36
Total income		$	260,851.95

Ledger assets December 31, 1908		169,743.15
Total		$ 430,595.10

DISBURSEMENTS.

Death claims	$ 109,331.69	
Permanent disability claims	500.00	
Sick and accident claims	6,123.69	
Old age benefits	3,463.20	
Other benefits, annuity payments	9,866.04	
Surrender payments	1,825.31	
Total benefits paid		$ 131,109.93
Commissions and fees to deputies or organizers		46,903.87
Salaries of officers and trustees		15,000.00
Salaries of office employes		10,182.22
Salaries and fees to subordinate medical examiners		2,584.00
Traveling and other expenses of officers, trustees and committees		1,913.59
Insurance department fees		409.00
Rent		3,356.50
Advertising, printing and stationery		2,354.19
Postage, express, telegraph and telephone		1,340.90
Lodge supplies		442.81
Official publication		2,818.52
Expense of supreme lodge meeting		1,392.43
Legal expense in litigating claims and other legal expenses		4,850.00
Furniture and fixtures		336.73
Taxes, repairs and other expenses on real estate		4,339.26
Loss on sale or maturity of ledger assets		16,435.24
All other disbursements		4,159.18
Total disbursements		$ 249,928.37
Balance		$ 180,666.73

LEDGER ASSETS.

Book value of real estate	$ 62,970.13
Mortgage loans on real estate	7,200.00
Loans secured by liens on members certificates	49,877.94
Book value of bonds and stocks—excluding interest	45,364.38
Deposited in trust companies and banks on interest	10,820.19
Bills receivable	4,434.09
Total ledger assets	$ 180,666.73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 86.63	
Interest due and accrued on bonds	650.00	
		$ 736.63
Market value of real estate over book value		$ 50,029.87
Assessments actually collected by subordinate lodges not yet turned over to the supreme lodge		19,942.31
All other assets, viz: Certificate liens		453,379.79
Gross assets		$ 704,755.33

DEDUCT ASSETS NOT ADMITTED

Bills receivable	4,434.09	
Book value of bonds and stocks over market value	89.38	
		$ 4,523.47
Total admitted assets		$ 700,281.86

LIABILITIES.

Death claims resisted, No. 5	$ 28,000.00	
Death claims reported but not adjusted	7,000.00	
Present value of deferred death and disability claims payable in installments	40,145.86	$ 75,145.86
All other liabilities		$ 573,248.86
Total liabilities		$ 648,394.72

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
Written during year	36	$ 34,500.00
Totals	36	$ 34,500.00
Terminated or decreased	3	3,000.00
In force December 31, 1909	33	$ 31,500.00
Terminated by lapse	3	$ 3,000.00

Received during year from members in West Virginia: expense, $364.01.

GUILD OF THE EAST.

COUDERSPORT, PENN.

Incorporated March 13, 1908; Commenced Business May 1, 1908.

JOHN F. STONE, President. F. A. RAYMOND, Secretary.

INCOME.

Gross assessments, viz:		
Benefit fund	$ 11,777.16	
Expense	3,614.00	
		$ 15,391.16
Interest on mortgage loans	$ 90.00	
Interest from other sources	11.37	
		101.37
Sale of lodge supplies		138.71
Total income		$ 15,631.24
Ledger assets December 31, 1908		1,969.91
Total		$ 17,601.15

DISBURSEMENTS.

Death claims	$ 127.50	
Sick and accident claims	4,407.50	
Total benefits paid		$ 4,535.00
Commissions and fees to deputies or organizers		2,112.25
Salaries of office employes		243.00
Traveling and other expenses of officers, trustees and committees		438.31
Insurance department fees		34.40
Rent		190.50
Advertising, printing and stationery		172.80
Postage, express, telegraph and telephone		195.17
Lodge supplies		66.50
Legal expense in litigating claims		22.77
Other legal expenses		230.55
All other disbursements		719.69
Total disbursements		$ 8,960.94
Balance		$ 8,640.21

LEDGER ASSETS.

Mortgage loans on real estate	5,241.21
Deposited in trust companies and banks on interest	1,927.88
Deposited in banks (not on interest)	1,471.12
Total ledger assets	$ 8,640.21

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 80.60
Assessments actually collected by subordinate lodges not yet turned over to the supreme lodge	14.00
All other assets	5,992.98
Gross assets	$ 14,727.79

DEDUCT ASSETS NOT ADMITTED.

Other items	$ 5,992.98
Total admitted assets	$ 8,734.81

LIABILITIES.

Sick and accident claims due and unpaid, No. 1	$ 75.00
Total liabilities	$ 75.00

HOME PROTECTIVE ASSOCIATION.

CANTON, PA.

Incorporated August, 1906. Commenced business September, 1906.

S. H. JEWELL, President. H. E. WHEELER, Secretary.

INCOME.

Gross assessments, viz:		
Reserve	$ 30,705.37	
Expense	12,061.55	
Interest and rents	183.67	
Gross per capita tax	504.50	
From all other sources	3,012.80	$ 46,467.89
Deduct payments returned to applicants		$ 4.00
Total income		$ 46,463.89
Ledger assets December 31, 1908		5,328.22
Total		$ 51,792.11

DISBURSEMENTS.

Death claims	$ 1,140.00	
Permanent disability claims	17,565.86	
Total benefits paid		$ 18,705.86
Salaries of deputies and organizers		1,689.50
Salaries of deputies and organizers expenses		1,654.26
Salaries of managers or agents		3,581.62
Salaries of officers and trustees, No. 3		2,884.45
Salaries and other compensation of committees		11.00
Salaries of office employes		2,204.61
Salaries and fees to supreme medical examiners		243.65
Salaries and fees to subordinate medical examiners		43.00
Traveling and other expenses of officers, trustees and committees		1,780.13
Collection of assessments and dues		5,667.38
Insurance department fees		44.50
Rent		731.76
Advertising, printing and stationery		1,755.78
Postage, express, telegraph and telephone		1,098.25
Official publication		171.33
Furniture and fixtures		489.48
Loss on sale or maturity of ledger assets		42,756.56
All other disbursements		1,152.02
Total disbursements		$ 43,908.58
Balance		$ 7,883.53

LEDGER ASSETS.

Mortgage loans on real estate	$ 1,500.00
Book value of bonds and stocks—excluding interest	1,500.00
Cash in office, $761.34; deposited in banks (not on interest), $17.50	778.84
Bills receivable	3,000.00
Organizer's balances	394.69
All other ledger assets	710.00
Total ledger assets	$ 7,883.53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 90.00	
Interest due and accrued on bonds.....	15.00	
		$ 105.00
All other assets		$ 1,500.00
Gross assets		$ 9,488.53

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds	$ 394.69	
Other items	1,500.00	
		$ 1,894.69
Total admitted assets		$ 7,593 84

LIABILITIES.

Death claims adjusted not due, No. 1.....	$ 200.00	
Death claims reported but not adjusted, No. 1	80.00	
		$ 280.00
Sick and accident claims reported, not adjusted, No. 45.....		797.46
Borrowed money		$ 3,224.91
All other liabilities		113.31
Total liabilities		$ 4,415.68

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908.....	98	$ 28,550.00
Written during year	1,078	289,950.00
Totals	1,176	$ 318,500.00
Terminated or decreased	496	136,750.00
In force December 31, 1909.....	680	$ 181,750.00
Terminated by death	3	$ 1,100.00
Terminated by lapse	493	135,650.00

Received during year from members in West Virginia: reserve, $1,851.23; expense, $925.62; total, $ 2,776.85.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	3	$ 1,000.00
Totals	3	1,000.00
Paid during year	1	400.00
Balance	2	$ 600.00
Saved by compromise		3.20
Unpaid December 31, 1909	2	$ 280.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	68	$ 1,581.82
Totals	68	$ 1,581.82
Paid during year	63	1,477.15
Claims rejected during year	1	15.00
Unpaid December 31, 1908	4	$ 89.67

IMPROVED ORDER HEPTASOPHS (Supreme Conclave).

BALTIMORE, MD.

Incorporated September 4, 1878; Commenced Business August, 1878.

MORRIS G. COHEN, Supreme Archon.

SAMUEL H. TATTERSALL, Supreme Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 1,317,446.04	
Expense	113,925.00	
Interest and rents	32,660.61	
Sale of Lodge supplies	1,677.75	
From all other sources	1,141.49	$ 1,466,850.89
Total income		$ 1,466,850.89
Ledger assets December 31, 1908		866,256.55
Total		$ 2,333,107.44

DISBURSEMENTS.

Death claims	$ 1,339,632.26	
Total benefits paid		$ 1,339,632.26
Commissions and fees to deputies or organizers		18,292.71
Salaries of deputies and organizers		15,508.28
Salaries of managers or agents		6,647.72
Salaries of officers and trustees		19,000.00
Salaries and other compensation of committees		500.00
Salaries of office employes		10,715.83
Salaries and fees to supreme medical examiners		2,789.00
Salaries and fees to subordinate medical examiners		5,578.00
Taveling and other expenses of officers, trustees and committees		5,933.95
Insurance department fees		723.60
Rent		1,828.00
Advertising, printing and stationery		3,204.67
Postage, express, telegraph and telephone		3,917.03
Lodge supplies		1,380.51
Official publication		16,672.34
Expense of supréme lodge meeting		8,647.87
Legal expense in litigating claims		815.50
Other legal expenses		33.50
Furniture and fixtures		704.25

Taxes		4.12
All other disbursements		5,641.80
Total disbursements		$ 1,468,170.44
Balances		$ 864,937.00

LEDGER ASSETS.

Book value of bonds		$ 759,739.87
Deposited in banks on interest		105,197.13
Total ledger assets		$ 864,937.00

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 9,975.07	
Interest due and acrued on other assets	249.46	
		$ 10,224.53
Assessments actually collected by subordinate lodges not yet turned over to the supreme lodge		$ 114,327.97
Gross assets		$ 989,489.50

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value	$ 27,603.37	
		$ 27,603.37
Total admitted assets		$ 961,886.13

LIABILITIES.

Death claims adjusted,not due, No. 25	$ 45,900.00	
Death claims resisted	6,500.00	
Death claims reported but not adjusted	187,088.34	
		$ 239,488.34
Total liabilities		$ 239,488.34

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	263	$ 373,000.00
Written during year	9	12,000.00
Totals	272	$ 385,000.00
Terminated or decreased	34	46,500.00
In force December 31, 1909	238	$ 338,500.00
Terminated by death	3	$ 4,000.00
Terminated by lapse	31	42,500.00

Received during year from members in West Virginia. Mortuary, $4,864.75; expense, $358.64; total, $5,223.39.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims.	
	Number.	Amount.
Unpaid December 31, 1908	1	$ 1,000.00
Incurred during year	3	4,000.00
Totals	4	$ 5,000.00
Paid during year	4	5,000.00

INDEPENDENT ORDER OF PURITANS.

PITTSBURG, PA.

Incorporated February 14, 1903. Commenced business March, 1903.

CHARLES I. LINK, President. WILLIAM F. LANDER, Secretary.

INCOME.

Gross assessments, viz:		
Subsequent yrs., assessments and premiums	$ 39,563.88	
Expense	77,406.31	
Sick and accident	1,856.40	
Medical examiners' fees	444.00	
All other assessments, dues and fees	2,795.00	
Interest and rents	725.95	
From all other sources	30,964.27	
From all other sources		$ 150,988.76
Deduct payments to applicant		24.55
Total income		$ 150,964.21
Ledger assets December 31, 1908		30,652.62
Total		$ 181,616.83

DISBURSEMENTS.

Death claims	$ 54,782.62	
Permanent disability claims	225.00	
Sick and accident claims	1,210.00	
Total benefits paid		$ 56,217.62
Commissions and fees to deputies or organizers		62,934.86
Salaries of managers or agents		1,871.84
Salaries of officers and trustees		4,874.34
Salaries of office employes		3,750.00
Salaries and fees to supreme medical examiners		900.00
Salaries and fees to subordinate medical examiners		469.50
Traveling and other expenses of officers, trustees and committees		2,187.70
Collection of assessments and dues		4,098.68
Insurance department fees		189.00
Rent		1,539.22
Advertising, printing and stationery		1,245.16
Postage, express, telegraph and telephone		1,777.91
Lodge supplies		124.87
Legal expense in litigating claims		400.00

Other legal expenses		421.45
Furniture and fixtures		507.75
All other disbursements		545.39
Total disbursements	$	144,055.29
Balance	$	37,561.54

LEDGER ASSETS.

Mortgage loans on real estate	$	3,500.00
Deposited in trust companies and banks on interest		21,172.77
Cash in office, $2,128.08; deposited in banks (not on interest), $10,760.69		12,888.77
Total ledger assets	$	37,561.54

NON-LEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	$	293.90
All other assets, viz:		
Office furniture and fixtures		1,628.65
Lodge and office supplies, estimated		3,000.00
Gross assets	$	42,484.09

DEDUCT ASSETS NOT ADMITTED.

Office furniture, fixtures and lodge supplies	$	4,628.65
Total admitted assets	$	37,855.44

LIABILITIES.

Death claims reported but not adjusted, No. 12	$	8,010.91	
Present value of deferred death and disability claims, payable in installments covering a period of 100 months		27,971.90	$ 35,982.81
Advance assessments			$ 1,544.80
Total liabilities			$ 37,527.61

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	247	$ 701,500.00
Written during year	66	20,800.00
Totals	313	$ 722,300.00
Terminated or decreased	111	239,000.00
In force December 31, 1909	202	$ 483,300.00
Terminated by lapse	111	239,000.00

Received during year from members in West Virginia: Mortuary, $4,473.28; sick and accident, $463.40; expense, $2,775.72; total, $7,712.40.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	1	$ 8,750.00
Paid during year	1	$ 650.00
Balance		$ 8,100.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	17	$ 565.00
Totals	17	$ 565.00
Paid during year	17	565.00

INDEPENDENT ORDER SHIELD OF HONOR (Supreme Lodge).

WHEELING, W. VA.

Incorporated November 16, 1905. Commenced business November 16, 1905.

D. H. TAYLOR, Supreme Ruler. GEO. C. BISCHOFF, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 5,914.16	
Expense	47.00	
Dues and per capita tax	421.09	$ 6,382.25
Total interest		$ 437.83
From all other sources		$ 808.39
Total income		$ 7,628.47
Ledger assets December 31, 1908		11,051.22
Total		$ 18,679.69

DISBURSEMENTS.

Death claims	$ 6,435.35	
Total benefits paid		$ 6,435.35
Commissions and fees to deputies or organizers		139.00
Salaries of officers and trustees		802.07
Traveling and other expenses of officers, trustees and committees		315.33
Insurance department fees		40.00
Rent		30.00
Advertising, printing and stationery		218.67
Expense of supreme lodge meeting		146.15
Other legal expenses		60.00
Total disbursements		$ 8,186.57
Balance		$ 10,493.12

LEDGER ASSETS.

Mortgage loans on real estate	$	1,000.00
Deposited in trust companies and banks on interest		8,597.79
Deposited in banks (not on interest)		895.33
Total ledger assets	$	10,493.12

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	606	$ 537,250.00
Written during year	47	28,245.00
Totals	653	$ 565,495.00
Terminated or decreased	42	154,966,22
In force December 31, 1909	611	$ 410,528.78
Terminated by death	9	$ 6,435.35
Terminated by lapse	33	148,530.87

Received during year from members in West Virginia: Mortuary, $5,914.16; expense, $1,714.31; total, $7,628.47.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	9	$ 6,435.35
Totals	9	$ 6,435.35
Paid during year	9	6,435.35

KEYSTONE GUARD.

ATHENS, PA.

Incorporated June 4, 1906; Commenced Business, June 4, 1906.

J. W. BEAMEN, President. G. F. STANTON, Secretary.

INCOME.

Gross assessments, viz:			
Mortuary and benefit	$	156,752.64	
Expense		19,277.80	
Interest and rents		11,622.11	
Sale of lodge supplies		3,246.70	
From all other sources		929.54	
Grand total			191,828.79
Deduct payments returned to applicants			
Mortuary and benefit		142.24	
Expense		33.46	$ 175.70
Total income			$ 191,653.09
Ledger assets December 31, 1908			144,025.36
Total			$ 335,678.45

DISBURSEMENTS.

Death claims	$ 7,661.29	
Sick and accident claims	24,033.39	
Other benefits	15,068.34	
Total benefits paid		$ 46,763.22
Commissions and fees to deputies or organizers		7,985.96
Salaries of officers and trustees		10,875.00
Salaries of office employes		2,485.38
Salaries and fees to supreme medical examiners		2,300.00
Salaries and fees to subordinato medical examiners		1,277.00
Traveling and other expenses of officers, trustees and acmmittees		1,152.69
Insurance department fees		733.07
Rent		300.00
Advertising, printing and stationery		3,790.21
Postage, express, telegraph and telephone		2,951.38
Lodge supplies		2,810.53
Official publication		562.85
Other legal expenses		86.50
Furniture and fixtures		176.35
All other disbursements		2,460.78
Total disbursements		$ 86,710.92
Balance		$ 248,967.53

LEDGER ASSETS.

Mortgage loans on real estate	$ 41,200.00
Book value of bonds	200,512.50
Deposited in banks (not on interest)	7,255.03
Total ledger assets	$ 248,967.53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 485.92	
Interest due and accrued on bonds	1,781.43	
Interest due and accrued on other assets	1,951.23	
		$ 4,218.58
Market value of bonds and stocks over book value		624.37
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		16,250.00
All other assets		51,818.97
Gross assets		$ 321,879.45

DEDUCT ASSETS NOT ADMITTED.

Other items	$ 51,818.97
Total admitted assets	$ 270,050.48

LIABILITIES.

Sick and accident claims reported, not adjusted, No. 6	$ 265.00
Salaries, rents, expenses, commissions, due or accrued	100.00

Advance assessments		2,626.40
Total liabilities	$	2,991.40

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	503	$ 161,740.00
Written during year	250	57,400.00
Totals	753	$ 219,140.00
Terminated or decreased	492	141,380.00
In frce December 31, 1909	261	$ 77,760.00
Terminated by death	1	$ 180.00
Terminated by lapse	491	141,200.00

Received during year from members in West Virginia: Mortuary and benefit, $4,083.04; expense, $524.61; total, $4,607.65.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	1	$ 36.00
Totals	1	$ 36.00
Paid during year	1	36.00

EXHIBIT 0F SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	1	$ 19.28
Incurred during year	62	2,181.43
Total	63	$ 7,200.71
Paid during year	39	687.10
Unpaid December 31, 1909	24	$ 1,513.61

KNIGHTS OF COLUMBUS.

NEW HAVEN, CONN.

Incorporated March 29, 1882; Commenced Business February 2, 1882.

JAMES A. FLAHERTY, President. WM. J. McGINLEY, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 808,791.93	
Expense	116,058.38	
Interest and rents	110,688.05	
Sale of lodge supplies	10,334.29	
From all other sources	33,196.96	
Total income		$ 1,079,069.61

Ledger assets December 31, 1908		2,591,875.12
Total		$ 3,670,944.73

DISBURSEMENTS.

Death claims	$ 515,191.67	
Other benefits	568.05	
Total benefits paid		$ 515,759.72
Salaries of officers and trustees		12,124.88
Other compensation of officers and trustees		1,370.00
Salaries and other compensation of committees		903.50
Salaries of office employes		21,617.52
Other compensation of office employes		16.30
Salaries and fees to supreme medical examiners		5,322.50
Traveling and other expenses of officers, trustees and committees		8,676.64
Insurance department fees		1,157.53
Rent		3,000.00
Advertising, printing and stationery		3,866.45
Postage, express, telegraph and telephone		6,204.45
Lodge supplies		7,314.05
Official publication		35,256.53
Expenses of supreme lodge meeting		27,326.30
Legal expense in litigating claims		4,384.50
Other legal expenses		543.17
Furniture and fixtures		682.53
Taxes, repairs and other expenses on real estate		7,364.60
Loss on sale or maturity of ledger assets		7,380.25
All other disbursements		55,201.83
Total disbursements		$ 725,473.25
Balance		$ 2,945,471.48

LEDGER ASSETS.

Book value of real estate	$ 191,642.24
Mortgage loans on real estate	380,000.00
Book value of bonds	2,113,698.78
Deposited in trust companies and banks on interest	231,292.25
Deposited in banks (not on interest)	23,838.21
All other ledger assets	5,000.00
Total ledger assets	$ 2,945,471.48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,513.34	
Interest due and accrued on bonds	24,034.89	
Rents due and accrued	1,547.13	$ 30,095.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		31,977.63
All other assets		18,148.65
Gross assets		$ 3,025,693.12

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value	$ 45,542.24	

Book value of bonds and stocks over market value	81,911.08	$ 127,453.32
Total admitted assets		$ 2,898,239.80

LIABILITIES.

Death claims due and unpaid	$ 11,583.33	
Death claims adjusted not due	25,000.00	
Death claims resisted	19,000.00	
Death claims reported but not adjusted	7,000.00	$ 62,583.33
Salaries, rents, expenses, commissions, due or accrued		4,164.00
Taxes, due or accrued		2,556.75
Total liabilities		$ 69,304.08

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	406	$ 431,000.00
Written during year	119	135,000.00
Totals	525	$ 566,000.00
Terminated or decreased	15	15,000.00
In force December 31, 1909	510	$ 551,000.00
Terminated by death	1	$ 1,000.00
Terminated by lapse	14	14,000.00

Received during year from members in West Virginia: Mortuary, $4,940.79; expense, $544.87; total, $5,485.66.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during the year	1	$ 1,000.00
Totals	1	$ 1,000.00
Paid during year	1	1,000.00

KNIGHTS OF HONOR (Supreme Lodge).

ST. LOUIS, MO.

Incorporated June 20, 1884: Commenced Business, June 30, 1873.

I. E. BENTLEY, President. FRANK B. SLIGER, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 1,689,084.29	
Expense	82,134.88	$ 1,771,219.17
Interest on bonds	$ 227.50	
Interest from other sources	2,347.19	$ 2,574.69
Sale of lodge supplies		101.93

From all other sources		3,358.34
Total income		$ 1,777,254.13
Ledger assets December 31, 1908		51,705.46
Total		$ 1,828,959.59

DISBURSEMENTS.

Death claims	$ 1,673,302.57	
Litigated cases compromised	6,645.55	
Relief to members 70 years and over	11,763.00	
Total benefits paid		$ 1,691,711.12
Salaries of deputies and organizers		49,791.42
Salaries of managers or agents		8,130.85
Slaries of officers and trustees		6,200.00
Salaries of office employes		10,606.52
Salaries and fees to supreme medical examiners		1,749.96
Traveling and other expenses of officers, trustees and committees		2,628.60
Insurance department fees		477.89
Rents		2,160.00
Advertising, printing and stationery		3,832.85
Postage, express, telegraph and telephone		1,958.75
Lodge supplies		1,698.75
Official publication		2,999.34
Expense of supreme lodge meeting		7,834.00
Legal expense in litigating claims		3,141.06
Taxes, repairs and other expenses on real estate		11.12
All other disbursements		2,124.38
Total disbursements		$ 1,797,056.61
Balance		$ 31,902.98

LEDGER ASSETS.

Book value of bonds and stocks—excluding interest	$ 6,970.86	
Deposited in trust companies and banks on interest	18,710.78	
Cash in office	6,196.34	
All other ledger assets	25.00	
Total ledger assets		$ 31,902.98

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 70.00		
Interest due and accrued on other assets	180.44	$ 250.44	
Market value of bonds and stocks over book value	49.14		
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	147,440.72		
General Fund, Ex. assessment (in hands of lodge)	6,318.10		
Fixtures	8,000.00		
Supplies	1,329.61		
Dues from grand and subordinate lodge	363.83		158,504.40
Gross assets			$ 190,654.82

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	$ 49.14	
Fixtures	3,000.00	
Supplies	1,329.61	$ 4,378.75
Total admitted assets		$ 186,276.07

LIABILITIES.

Death claims due and unpaid	$ 9,063.46	
Death claims adjusted not due	297,900.00	
Death claims resisted	14,000.00	
Death claims reported but not adjusted	120,800.00	
		$ 441,763.46
All other liabilities		22.50
Total liabilities		$ 441,785.96

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	90	$ 166,575.00
Totals	90	$ 166,575.00
Terminated or decreased	17	34,425.00
In force December 31, 1909	73	$ 132,150.00
Terminated by death	3	$ 6,000.00
Terminated by lapse	14	25,225.00
Terminated by disability		3,200.00

Received during year from members in West Virginia: Mortuary, $9,845.97; expense, $303.30; total, $10,149.27.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	3	6,000.00
Totals	3	$ 6,000.00
Paid during year	2	4,000.00
Balance	1	$ 2,000.00
Unpaid December 31, 1909	1	$ 2,000.00

KNIGHTS OF THE MACCABEES OF THE WORLD.

DETROIT, MICH.

Incorporated Sept. 11, 1885. Commenced business, Sept. 1, 1883.

D. P. MARKEY, President. L. E. SISLER, Secretary.

INCOME.

Gross assessments, viz:

Mortuary	$ 3,976,925.11

Expense	496,748.90	
Relief funds	32,590.29	
Sick and accident	85,867.19	$ 4,592,181.49
Interest on bonds	333,321.77	
Interest from banks	17,700.26	
Gross rents, including $4,250.00 for association's occupancy of its own buildings	7,250.00	$ 358,272.03
Sale of lodge supplies	$ 10,926.23	
Official publication	607.08	$ 11,533.31
Grand total		$ 4,961,936.83
Deduct payment returned to applicants		$ 3,119.48
Total income		$ 4,958,817.35
Ledger assets December 31, 1908		8,086,313.73
Total		$ 13,045,131.08

DISBURSEMENTS.

Death claims	$ 3,272,679.37	
Permanent disability claims	199,630.10	
Sick and accident claims	71,097.50	
Other benefits	4,567.41	
Total benefits paid		$ 3,547,974.38
Commissions and fees to deputies or organizers		150,787.87
Salaries of managers or agents		183,920.36
Salaries of officers and trustees		25,044.00
Salaries of office employes		61,026.58
Salaries and fees to supreme medical examiners		10,164.46
Traveling and other expenses of officers, trustees and committees		5,211.68
Insurance department fees		1,339.26
Rent, including $4.250.00 for association's occupancy of its own buildings		5,880.00
Advertising, printing and stationery		14,797.08
Postage, express, telegraph and telephone		13,019.82
Lodge supplies		15,125.10
Official publication		36,043.28
Expense of supreme lodge meeting		532.61
Legal expense in litigating claims and other legal expenses		12,571.10
Furniture and fixtures		2,276.38
Taxes, repairs and other expenses on real estate		2,802.61
All other disbursements		3,981.49
Total disbursements		$ 4,092,498.06
Balance		$ 8,952,633.02

LEDGER ASSETS.

Book value of real estate	$ 125,000.00
Book value of bonds and stocks—excluding interest	8,373,199.18
Deposited in trust companies and banks on interest	396,487.80
Cash in office, $1,225.00; deposited in banks (not on interest), $2,168.48	3,393.48
All other ledger assets	54,552.56
Total ledger assets	$ 8,952,633.02

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 153,982.41	
Interest due and accrued on other assets	1,314.24	
Rents due and accrued	250.00	$ 155,546.65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		$ 349,000.00
All other assets		16,438.50
Gross assets		$ 9,473,618.17

DEDUCT ASSETS NOT ADMITTED.

Other items	$ 70,991.06
Total admitted assets	$ 9,402,627.11

LIABILITIES.

Death claims due and unpaid	$ 140,957.35	
Death claims resisted	50,000.00	
Death claims reported but not adjusted	104,500.00	$ 295,457.35
Sick and accident claims due and unpaid		$ 1,993.00
Salaries, rents expenses, commissions, due or accrued		$ 28,388.57
Total liabilities		$ 325,838.92

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	3,051	$ 3,810,025.00
Written during year	495	449,000.00
Totals	3,546	$ 4,259,025.00
Terminated or decreased	372	306,900.00
In force December 31, 1909	3,174	$ 3,952,125.00
Terminated by death	16	17,000.00
Terminated by lapse	356	289,900.00

Received during year from members in West Virginia: Mortuary, $39,174.77; relief, $409.17; sick and accident, $7,408.44; expense, $8,270.70; total, $55,227.14.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	2	$ 3,000.00
Incurred during year	17	18,000.00
Totals	19	$ 21,000.00
Paid during year	18	18,464.29
Balance	1	$ 2,535.71
Saved by compromise		535.71
Unpaid December 31, 1909	1	$ 2,000.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	1	$ 1,950.00
Incurred during year	2	2,000.00
Totals	3	$ 3,950.00
Paid during year		400.00
Balance	3	$ 3,550.00
Unpaid December 31, 1909	3	$ 3,550.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	2	$ 30.00
Incurred during year	356	7,200.50
Totals	358	$ 7,230.50
Paid during year	349	7,078.50
Unpaid December 31, 1909	9	$ 152.00

KNIGHTS OF THE MODERN MACCABEES.

PORT HURON, MICHIGAN.

Incorporated June 11, 1881; Commenced Business June 11, 1881.

GEORGE S. LOVELACE, President. A. M. SLAY, Secretary.

INCOME.

Gross assessments, viz.:		
Mortuary	$ 1,406,012.89	
Expense	142,383.69	
Sick and accident	7,856.92	
Interest and rents	14,479.75	
Sale of lodge supplies	4,896.94	
From all other sources	38,224.31	
Grand total		$ 1,613,854.50
Deduct mortuary		236.60
Total income		$ 1,613,617.90
Ledger assets December 31, 1908		513,908.84
Total		$ 2,127,526.74

DISBURSEMENTS.

Death claims	$ 1,210,044.89	
Permanent disability claims	61,050.00	
Sick and accident claims	2,242.00	
Old age benefits	83,126.95	
Total benefits paid		$ 1,356,463.84

Commissions and fees to deputies or organizers	19,266.95
Salaries of deputies and organizers	56,988.62
Salaries of officers and trustees	18,499.97
Salaries of office employes	23,325.69
Traveling and other expenses of officers, trustees and committees	3,173.85
Insurance department fees	636.75
Rent	2,140.00
Advertising, printing and stationery	3,710.45
Postage, express, telegraph and telephone	5,855.56
Lodge supplies	6,446.20
Official publication	12,842.40
Legal expenses in litigating claims	817.41
Other legal expenses	574.06
Furniture and fixtures	511.48
Taxes, repairs and other expenses on real estate	922.58
All other disbursements	30,537.40
Total disbursements	$ 1,542,713.21
Balance	$ 584,813.53

LEDGER ASSETS.

Book value of real estate	$ 84,561.03
Book value of bonds	41,055.10
Deposited in banks on interest	454,197.40
All other ledger assets	5,000.00
Total ledger assets	$ 584,813.53

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 550.00	
Rents due and accrued	108.00	$ 658.00
Market value of bonds over book value		504.90
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		4,388.32
Gross assets		$ 590,364.75

LIABILITIES.

Death claims resisted, No. 7	$ 8,000.00	
Death claims reported but not adjusted, No. 79	95,411.20	
		$ 103,411.20
Salaries, rents, expenses, commissions, due or accrued		$ 7,239.35
Borrowed money		20,000.00
Total liabilities		$ 130,650.55

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	795	$ 806,750.00
Written during year	116	120,500.00
Totals	911	$ 927,250.00

Terminated or decreased	215	$	203,000.00
In force December 31, 1909	696	$	724,250.00
Terminated by death	1		1,000.00
Terminated by lapse	214		202,000.00

Received during year from members in West Virginia: Mortuary, $7,239.91; expense, $1,179.32; total, $8,419.23.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.		Amount.
Unpaid December 31, 1908	1	$	1,000.00
Incurred during year	1		1,000.00
Totals	2	$	2,000.00
Paid during year	2		2,000.00

KNIGHTS OF PYTHIAS.

CHICAGO, ILL.

Reincorporated June, 1894; Commenced Business October 1, 1877.

UNION B. HUNT, President. W. A. JENKINS, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 2,150,018.38	
Expense	444,740.92	
Interest and rents	116,098.26	
Sale of lodge supplies	396.90	
From all other sources	1,734.94	
Grand total		$ 2,712,989.40
Deduct mortuary		4,331.35
Total income		$ 2,708,658.05
Ledger assets December 31, 1908		2,543,434.07
Total		$ 5,252.092.12

DISBURSEMENTS.

Death claims	$ 1,894,053.61	
Total benefits paid		$ 1,894,053.61
Commissions and fees to deputies or organizers		149,010.25
Salaries of deputies and organizers		6,128.00
Salaries of officers and trustees		15,016.70
Salaries and fees to supreme medical examiners		$ 3,600.00
Other compensation of officers and trustees		5,146.40
Salaries of office employes		46,714.05
Salaries and fees to subordinate medical examiners		13,317.00
Traveling and all other expenses of officers, trustees and committees		8,352.57
Collection of assessments and dues		126,564.91

Insurance department fees		730.25
Rent		6,090.00
Advertising, printing and stationery		13,401.29
Postage, express, telegraph and telephone		11,196.75
Lodge supplies		1,264.47
Official publication		4,852.32
Expense of supreme lodge meeting		797.85
Legal expense in litigating claims, other legal expenses		5,648.30
Furniture and fixtures		1,557.84
Taxes, repairs and other expenses on real estate		2,046.51
Loss on sale or maturity of ledger assets		3,547.34
All other disbursements		17,413.01
Total disbursements		$ 2,336,449.42
Balance		$ 2,915,642.70

LEDGER ASSETS.

Book value of real estate	$ 55,000.00
Mortgage loans on real estate	249,500.00
Book value of bonds and stocks—excluding interest	2,506,677.67
Deposited in trust companies and banks on interest	74,281.52
Cash in office	1,500.00
Organizers' balances	27,028.62
All other ledger assets	1,654.89
Total ledger assets	$ 2,915,642.70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 357.29	
Interest due and accrued on bonds	24,873.10	$ 25,230.39
Market value of real estate over book value		$ 5,880.00
Market value of bonds and stocks over book value		20,265.81
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		23,359.40
All other assets		8,578.26
Gross assets		$ 2,998,956.56

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds	$ 27,028.62	
Other items	8,578.26	$ 35,606.88
Total admitted assets		$ 2,963,349.68

LIABILITIES.

Death claims resisted, No. 4	$ 7,000.00	
Death claims reported but not adjusted	126,500.00	$ 133,500.00
Old age and other benefits due and unpaid		$ 37,805.52
Salaries, rents, expenses, commissions, due or accrued		379.26
Advance assessments		6,304.77
All other liabilities		1,435,602.87
Total liabilities		$ 1,613,592.42

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	1,149	$ 1,448,000.00
Written during year	288	276,000.00
Totals	1,437	$ 1,724,000.00
Terminated or decreased	292	365,500.00
In force December 31, 1909	1,145	$ 1,358,500.00
Terminated by death	8	14,000.00
Terminated by lapse	284	351,500.00

Received during year from members in West Virginia: Mortuary, $23,026.17; expense, $3,587.73; total, $26,613.90.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	8	$ 14,000.00
Totals	8	$ 14,000.00
Paid during year	8	14,000.00

LADIES OF THE MACCABEES OF THE WORLD.

PORT HURON, MICH.

Incorporated April 6th, 1897; Commenced Business October 1st, 1892.

MRS. LILLIAN M. HOLLISTER, President. MISS BINA M. WEST, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 802,167.06	
Reserve	519,625.40	
Expense	235,531.32	$ 1,557,323.78
Gross rents		154,081.96
From all other sources		13,691.82
		$ 1,725,097.56
Deduct payments returned to applicants		2,525.66
Total income		$ 1,722,571.90
Ledger assets December 31, 1908		3,514,968.15
Total		$ 5,237,540.05

DISBURSEMENTS.

Death claims	$ 779,123.73	
Permanent disability claims	15,924.79	
Total benefits paid		$ 795,048.52
Commissions and fees to deputies or organizers		32,095.77
Salaries of deputies and organizers		89,393.93

Salaries of officers and trustees		14,875.00
Salaries of office employes		35,687.58
Traveling and other expenses of officers, trustees and committees		4,587.39
Insurance department fees		1,086.45
Rent		3,600.00
Advertising, printing and stationery		14,399.55
Postage, express, telegraph and telephone		9,057.28
Lodge supplies		5,049.99
Official publication		23,396.33
Legal expenses in litigating claims and other legal expenses		27,529.96
Other legal expenses		1,759.63
Furniture and fixtures		999.90
All other disbursements		26,852.69
Total disbursements	$	1,085,419.97
Balance	$	4,152,120.08

LEDGER ASSETS.

Book value of real estate	$	60,000.00
Book value of bonds and stocks—excluding interest		3,906,048.75
Deposited in trust companies and banks on interest		174,047.04
Cash in office		12,024.29
Total ledger assets	$	4,152,120.08

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 38,753.57		
Interest due and accrued on other assets	1,880.12		
Rents due and accrued	157.50	$	40,791.19
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		$	106,000.00
All other assets			41,360.71
Gross assets		$	4,340,271.98

DEDUCT ASSETS NOT ADMITTED.

Other items	$	23,360.71
Total admitted assets	$	4,316,911.27

LIABILITIES.

Death claims resisted	$ 4,000.00		
Death claims reported but not adjusted	69,058.34		
Present value or deferred death and disability claims payable in installments	27,589.27	$	100,647.61
Salaries, rents, expenses, commissions, due or accrued		$	27,854.67
Taxes due or accrued			1,520.66
Total liabilities		$	130,022.94

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	1,496	$ 1,028,700.00

Written during year	273	149,000.00
Totals	1,769	$ 1,177,700.00
Terminated or decreased	112	59,750.00
In force December 31, 1909	1,657	$ 1,117,950.00
Terminated by death	12	8,000.00
Terminated by lapse	100	51,500.00
Certificates decreased	1	250.00

Received during year from members in West Virginia: Mortuary, $7,939.71; reserve, $5,140.53; expense, $3,291.26; total, $16,371.50.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	12	$ 8,000.00
Totals	12	$ 8,000.00
Paid during year	9	5,333.33
Balance	3	$ 2,666.67
Saved by compromise		166.67
Unpaid December 31, 1909	3	$ 2,500.00

LADIES CATHOLIC BENEVOLENT ASSOCIATION.

ERIE, PENNSYLVANIA.

Incorporated June 28, 1890; Commenced Business April 9, 1890.

ELIZABETH B. McGOWAN, President. JOANNA A. ROYER, Recorder.

INCOME.

Gross assessments, viz:		
Mortuary	$ 1,005,708.87	
Reserve	52,881.05	
Expense	58,463.00	
		$ 1,117,052.92
Interest on mortgage loans	$ 18,502.50	
Interest on bonds	23,219.00	
		$ 54,820.51
Sale of lodge supplies		8,152.63
From all other sources		19,423.40
Total income		$ 1,199,449.46
Ledger assets December 31, 1908		1,265,002.40
Total		$ 2,464,451.86

DISBURSEMENTS.

Death claims	$ 763,278.56	
Total benefits paid		$ 763,278.56

Commissions and fees to deputies and organizers		17,708.96
Salaries of deputies and organizers		2,700.00
Salaries of officers and trustees		8,700.00
Other compensation of officers and trustees		450.00
Salaries and other compensation of committees		1,116.60
Salaries of office employes		13,352.00
Traveling and other expenses of officers, trustees and committees		4,704.23
Collection of assessments and dues		598.50
Insurance department fees		191.00
Rent		1,210.75
Advertising, printing and stationery		4,080.23
Postage, express, telegraph and telephone		8,143.42
Lodge supplies		190.31
Official publication		14,431.95
Legal expense in litigating claims and other legal expenses		994.00
Furniture and fixtures		198.00
Taxes, repairs and other expenses on real estate		46.10
Loss on sale or maturity of ledger assets		2,381.85
Total disbursements	$	844,476.46
Balance	$	1,619,975.40

LEDGER ASSETS.

Mortgage loans on real estate	$	497,500.00
Book value of bonds and stocks—excluding interest		775,706.07
Deposited in trust companies and banks on interest		344,318.99
Deposited in banks (not on interest)		2,450.34
Total ledger assets	$	1,619,975.40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,375.50		
Interest due and accrued on bonds	10,605.33		
		$	11,980.83
All other assets			70,963.90
Gross assets		$	1,702,920.13

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value	$ 8,239.72		
Other items	6,027.00	$	14,266.72
Total admitted assets		$	1,688,653.41

LIABILITIES.

Death claims due and unpaid	$ 1,775.00		
Death claims adjusted not due	2,000.00		
Death claims reported but not adjusted	80,071.44		
		$	83,846.44
Total liabilities		$	83,846.44

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	189	$ 152,500.00
Written during year	21	18,500.00
Totals	210	$ 171,000.00
Terminated or decreased	3	3,000.00
In force December 31, 1909	207	$ 168,000.00
Terminated by death	1	$ 1,000.00
Terminated by lapse	2	2,000.00

Received during year from members in West Virginia: Mortuary, $1,862.50; reserve, $97.83; expense, $134.97; total, $2,095.30.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	1	1,000.00
Totals	1	$ 1,000.00
Paid during year	1	1,000.00

LADIES OF THE MODERN MACCABEES.

PORT HURON, MICH.

Incorporated December 10, 1891; Commenced Business May 21, 1890.

MRS. FRANCIS E. BURNS, President. MISS EMMA E. BOWERS, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 728,744.64	
Expense	82,447.50	
Interest and rent	16,815.73	
Sale of lodge supplies	4,017.98	
From all other sources	3,275.17	
Grand total		$ 835,301.02
Deduct payments returned to members		974.69
Total income		$ 834,326.33
Ledger assets December 31, 1908		367,709.11
Total		$ 1,202,035.44

DISBURSEMENTS.

Death claims	$ 420,488.59	
Permanent disability claims	16,850.00	
Old age benefits	82,688.41	
Total benefits paid		$ 520,027.00
Commissions and fees to deputies or organizers		5,524.25
Salaries of deputies and organizers		22,769.19

Salaries of officers and trustees		7,340.00
Salaries and other compensation of committees		3,922.75
Salaries of office employes		16,224.00
Salaries and fees to supreme medical examiners		2,500.00
Salaries and fees to subordinate medical examiners		3,626.50
Traveling and other expenses of officers, trustees and committees		7,010.26
Insurance department fees		313.40
Rent		1,446.00
Advertising, printing and stationery		1,798.60
Postage, express, telegraph and telephone		6,174.17
Lodge supplies		5,977.89
Official publication		6,695.41
Expense of supreme lodge meeting		1.25
Legal expense in litigating claims		962.66
Other legal expenses		2,346.49
Furniture and fixtures and great hire supplies		2,072.01
Taxes, city tax		23.93
All other disbursements		20,592.59
Total disbursements	$	637,348.35
Balance	$	564,687.09

LEDGER ASSETS.

Book value of bonds	$	284,548.00
Deposited in banks on interest		280,139.09
Total ledger assets	$	564,687.09

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	4,981.15
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	$	4,154.62
All other assets		3,100.00
Gross assets	$	576,922.86

LIABILITIES.

Death claims due and unpaid, No. 3	$ 841.66		
Death claims resisted, No. 5	4,500.00		
Death claims reported but not adjusted	54,050.00	$	59,391.66
Permanent disability claims due and unpaid, No. 6		$	275.00
Salaries, rents, expenses, commissions, due or accrued		$	8,509.32
Total liabilities		$	68,175.98

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	156	$ 114,500.00
Written during year	73	47,500.00
Totals	229	$ 162,000.00
Terminated or decreased	39	24,250.00
In force December 31, 1909	190	$ 137,750.00

Terminated by lapse	38	$ 22,750.00
Terminated by disability	1	1,000.00
Certificates decreased		500.00

Received during year from members in West Virginia: Mortuary, $1,284.15; expense, $244.00; total, $1,528.15.

LOYAL AMERICANS OF THE REPUBLIC.

SPRINGFIELD, ILLINOIS.

Incorporated November 7, 1896; Commenced Business November 7, 1896.

E. J. DUNN President. H. D. COWAN, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 220,712.04	
Expense	111,938.86	
Social dues	848.00	
Interest and rents	9,811.68	
Sale of lodge supplies	490.64	
From all other sources	265.61	
Grand total		$ 343,561.83
Deduct payments returned to applicants		426.01
Total income		$ 343,135.82
Ledger assets December 31, 1908		200,937.43
Total		$ 544,073.25

DISBURSEMENTS.

Death claims	$ 177,061.82	
Permanent disability claims	595.00	
Other benefits	2,325.00	
Total benefits paid		$ 179,981.82
Commissions and fees to deputies or organizers		32,936.36
Salaries of deputies and organizers		16,535.50
Salaries of officers and trustees		14,887.96
Other compensation of officers and trustees		3,240.00
Salaries and other compensation of committees		658.30
Salaries of office employes		10,693.86
Salaries and fees to supreme medical examiners		2,225.00
Salaries and fees to subordinate medical examiners		2,922.75
Traveling and other expenses of officers, trustees and committees		7,551.35
Insurance department fees		437.40
Rent		1,706.75
Avertising, printing and stationery		3,380.86
Postage, express, telegraph and telephone		2,141.36
Lodge supplies		994.54
Official publication		2,660.18
Legal expense in litigating claims and other legal expenses		301.75
Furniture and fixtures		676.28
Taxes, repairs and other expenses on real estate		8.80

All other disbursements		2,104.81
Total disbursements	$	286,046.18
Balance	$	258,027.07

LEDGER ASSETS.

Mortgage loans on real estate	$	91,046.40
Book value of bonds and stocks—excluding interest		112,900.00
Deposited in trust companies and banks on interest		1,000.00
Deposited in banks (not on interest)		44,080.67
Total ledger assets	$	258,027.07

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,254.11		
Interest due and accrued on bonds	4,001.60		
Interest due and accrued on other assets	1,448.00		
		$	6,703.71
Market value of bonds and stocks over book value			6,656.30
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			29,876.62
All other assets			8,442.89
Gross assets		$	309,706.59

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds	$ 4,942.89		
Book value of bonds and stocks over market value	340.00		
Other items	3,500.00		
		$	8,782.89
Total admitted assets		$	300,923.70

LIABILITIES.

Death claims resisted, No. 2	$ 718.70		
Death claims reported but not adjusted	26,098.95		
		$	26,817.65
Disability claims reported but not adjusted, No. 1			25.00
Old age and other benefits due and unpaid		$	6,128.40
Total liabilities		$	32,971.05

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	180	$ 200,750.00
Written during year	109	106,000.00
Totals	289	$ 306,750.00
Terminated or decreased	14	12,250.00
In force December 31, 1909	275	$ 294,500.00

Terminated by death	2	$ 2,000.00
Terminated by lapse	12	10,250.00

Received during year from members in West Virginia: Mortuary, $1,682.86; expense, $844.08; total, $2,526.94.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	2	$ 2,000 00
Totals	2	$ 2,000.00
Paid during year	1	
Balance	1	
Saved by compromise		
Unpaid December 31, 1909	1	

MASONIC MUTUAL LIFE ASSOCIATIC

WASHINGTON, D. C.

Incorporated March 3, 1869. Commenced Business March 3, 1869.

GEORGE GIBSON, President. WILLIAM MONTGOMERY, Secretary.

INCOME.

Gross a
Mort
Expe
Medi
Inter
Fron

Deduct

Ledger

Death

Comm
Salari
Salari
Salari
Salari
Salari
Travel
Collec
Insura
Rent

Advertising, printing and stationery		2,330.25
Postage, express, telegraph and telephone		1,715.79
Other legal expenses		530.00
Taxes, repairs and other expenses on real estate		193.62
All other disbursements		4,580.98
Total disbursements	$	59,476.86
Balance		183,807.51

LEDGER ASSETS.

Book value of real estate	$	20,000.00
Mortgage loans on real estate		90,850.00
Loans secured by collateral		5,000.00
Deposited in trust companies and banks on interest		240.97
Cash in office, $1,637.56; deposited in banks (not on interest,) $12,436.17		14,073.73
Bills receivable		566.50
Organizers' balances		4,564.66
All other ledger assets		48,511.65
Total ledger assets	$	183,807.51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,618.26		
Interest due and accrued on bonds	41.67		
Interest due and accrued on collateral loans	233.37	$	1,893.30
Market value of real estate over book value			1,000.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			943.98
All other assets			24,246.10
Gross assets		$	211,890.89

LIABILITIES.

Death claims adjusted not due, No. 1	$ 1,000.00		
Death claims reported but not adjusted, No. 2	2,000.00	$	3,000.00
Borrowed money		$	10,230.21
All other liabilities			159,854.00
Total liabilities		$	173,084.21

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	21	$ 31,000.00
Written during year	5	8,500.00
Totals	26	$ 39,500.00
Terminated or decreased	3	5,000.00
In force December 31, 1909	23	$ 34,500.00
Terminated by lapse	3	5,000.00

Received during year from members in West Virginia: Mortuary and reserve, $846.90.

MODERN BROTHERHOOD OF AMERICA.

MASON CITY, IOWA.

Incorporated March 20, 1897; Commenced Business April 5, 1897.

F. B. HANLEY, President. E. L. BALZ, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 886,600.03	
Reserve	88,304.25	
Expense	216,097.98	
Suspense	10,840.90	
Interest and rents	31,407.38	
Sale of lodge supplies	12,630.76	
From all other sources	48,215.12	
Grand total		$ 1,294,096.42
Deduct payments returned to applicants		2,610.89
Total income		$ 1,291,480.53
Ledger assets December 31, 1908		674,469.50
Total income		$ 1,291,485.53

DISBURSEMENTS.

Death claims	$ 843,755.91	
Permanent disability claims	12,800.00	
Sick and accident claims	23,127.50	
Total benefits paid		$ 879,683.41
Commissions and fees to deputies or organizers		155,377.18
Salaries of officers and trustees		10,200.00
Salaries and other compensation of committees		952.39
Salaries of office employes		23,784.68
Traveling and other expenses of officers, trustees and committees		1,589.06
Insurance department fees		1,133.86
Rent		2,424.90
Advertising, printing and stationery		12,487.09
Postage, express, telegraph and telephone		9,973.83
Lodge suppiles		9,180.84
Official publication		18,567.11
Expense of supreme lodge meeting		774.00
Legal expenses in litigating claims		6,474.37
Furniture and fixtures		2,248.70
All other disbursements		16,297.26
Total disbursements		$ 1,151,143.68
Balance		$ 814,811.35

LEDGER ASSETS.

Mortgage loans on real estate	$ 451,650.00
Book value of bonds	305,399.99
Deposited in banks (not on interest)	57,761.36
Total ledger assets	$ 814,811.35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 13,618.15	
Interest due and accrued on bonds	4,750.15	
Interest due and accrued on other assets	265.55	
		$ 18,633.85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		78,000.00
All other assets		85,000.00
Gross assets		$ 946,445.20

LIABILITIES.

Death claims resisted, No. 20	$ 25,000.00	
Death claims reported but not adjusted, No. 57	63,000.00	
		$ 88,000.00
Permanent disability claims reported but not adjusted, No. 18		14,000.00
Sick and accident claims resisted, No. 3	$ 700.00	
Sick and accident claims reported, not adjusted, No. 35	4,600.00	5,300.00
Salaries, rents, expenses, commissions, due or accrued		3,209.82
Total liabilities		$ 110,509.82

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	27	$ 34,000.00
Writen during year	622	693,500.00
Totals	649	$ 727,500.00
Terminated or decreased	141	161,500.00
In force December 31, 1909	508	$ 566,000.00
Terminated by lapse	141	$ 161,500.00

Received during year from members in West Virginia: Mortuary, $1,213.00; reserve, $121.40; expense, $357.56; total, $1,691.96.

EXHIBIT OF ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	1	$ 50.00
Totals	1	$ 50.00
Paid during year	1	50.00

MODERN PROTECTIVE ASSOCIATION.

SAYRE, PENN.

Incorporated September 3rd, 1903; Commenced Business September 4th, 1903.

WM. CROSS, President. L. W. DORSETT, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 11,586.30	
Reserve	1,280.40	
Total permanent disability	65,413.60	
Sick and accident	228.530.62	
Gross annual dues	542.03	
Interest and rents	22,163.98	
Sale of lodge supplies	1,401.94	
From all other sources	115,537.29	$ 446,456.16
Deduct payments returned to applicants		6,071.35
Total income		$ 440,384.81
Ledger assets December 31, 1908		400,653.17
Total		$ 841,037.98

DISBURSEMENTS.

Death claims	$ 20,781.96	
Sick and accident claims	92,141.75	
Dividends	175,255.59	
Total benefits paid		$ 288,179.30
Commissions and fees to deputies or organizers		45,187.91
Salaries of officers and trustees		7,325.00
Salaries of office employes		5,545.78
Salaries and fees to supreme medical examiners		1,080.00
Salaries and fees to subordinate medical examiners		18.00
Traveling and other expenses of officers, trustees and committees		3,921.25
Insurance department fees		107.15
Rent		517.60
Advertising, printing and stationery		1,352.12
Postage, express, telegraph and telephone		3,772.43
Lodge supplies		527.65
Official publication		1,375.00
Expense of supreme lodge meeting		876.92
Legal expense in litigating claims		195.23
Furniture and fixtures		553.60
Taxes, repairs and other expenses on real estate		566.93
All other disbursements		106,903.73
Total disbursements		$ 468,005.60
Balance		$ 373,032.38

LEDGER ASSETS.

Book value of real estate	$ 10,757.23
Book value of bonds and stocks—excluding interest	338,010.00
Deposited in trust companies and banks on interest	14,265.15

Deposited in banks (not on interest)		10,000.00
Total ledger assets	$	373,032.38

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$	5,392.17
Market value of real estate over book value		1,242.77
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		2,400.00
All other assets		3,160.00
Gross assets	$	406,827.32

LIABILITIES.

Death claims resisted		$	900.00
Sick and accident claims adjusted not due	$ 480.00		
Sick and accident claims reported, not adjusted	220.00	$	700.00
Total liabilities		$	1,600.00

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	2,042	$ 337,030.00
Written during year	932	186,400.00
Totals	2,974	$ 523,430.00
Terminated or decreased	641	128,200.00
In force December 31, 1909	2,333	$ 395,230.00
Terminated by death	8	400.00
Terminated by lapse	641	128,200.00

Received during year from members in West Virginia: Mortuary, $510.00; reserve, $51.00; sick and accident, $3,948.00; expense, $1,236.00; total, $5,745.00.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	8	$ 400.00
Totals	8	$ 400.00
Paid during year	8	400.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	104	$ 2,496.00
Totals	104	$ 2,496.00
Paid during year	104	2,496.00

MODERN WOODMEN OF AMERICA.

ROCK ISLAND, ILLINOIS.

Incorporated May 5, 1884; Commenced Business January 2, 1883.

A. R. TALBOT, President. C. W. HAWES, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 11,360,393.65	
Expense	1,245,061.55	
Interest and rents	130,895.34	
Sale of lodge supplies	103,959.66	
From all other sources	36,611.62	
Total income		$ 12,876,921.82
Ledger assets December 31, 1908		4,256,977.00
Total		$ 17,133,898.82

DISBURSEMENTS.

Death claims	$ 9,874,739.45	
Other benefits	6,417.31	
Total benefits paid		$ 9,881,156.76
Salaries of deputies and organizers		400,986.07
Salaries of officers and trustees		22,499.90
Other compensation of officers and trustees		30,000.00
Salaries and other compensation of committees		7,875.00
Salaries of office employes		235,602.06
Salaries and fees to supreme medical examiners		15,000.00
Salaries and fees to subordinate medical examiners		4,736.60
Traveling and other expenses of officers, trustees and committees		13,853.46
Insurance department fees		1,001.40
Rent		14,800.00
Advertising, printing and stationery		18,384.84
Postage, express, telegraph and telephone		71,527.36
Lodge supplies		72,976.90
Official publication		92,323.41
Expense of supreme lodge meeting		6,127.35
Legal expense in litigating claims and other legal expenses		45,119.72
Furniture and fixures		4,256.08
Taxes, repairs and other expenses on real estate		4,872.93
All other disbursements		233,283.58
Total disbursements		$ 11,176,383.42
Balance		$ 5,957,515.40

LEDGER ASSETS.

Book value of real estate	$ 371,551.00
Book value of bonds	2,556,729.32
Deposited in trust companies and banks on interest	3,029,235.08
Total ledger assets	$ 5,957,515.40

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 33,277.26	
Interest due and accrued on other assets	18,602.40	
		$ 51,879.66
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		1,180,000.00
All other assets		208,912.94
Gross assets		$ 7,398,308.00

DEDUCT ASSETS NOT ADMITTED.

Other items	$ 308,912.94
Total admitted assets	$ 7,089,395.06

LIABILITIES.

Death claims due and unpaid	$ 166,884.25	
Death claims resisted	222,000.00	
Death claims reported but not adjusted	632,250.00	
		$ 1,021,134.25
Salaries, rents, expenses, commissions, due or accrued		$ 53,622.15
Total liabilities		$ 1,074,756.40

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	9,210	$ 14,204,000.00
Written during year	2,308	3,234,500.00
Totals	11,518	$ 17,438,500.00
Terminated or decreased	862	1,132,500.00
In force December 31, 1909	10,656	$ 16,306,000.00
Terminated by death	50	805,000.00
Terminated by lapse	812	1,052,000 00

Received during year from members in West Virginia: Mortuary, $105,538.20; expense, $13,860.89; total, $119,399.09.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	7	$ 12,000.00
Incurred during year	50	80,500.00
Totals	57	$ 92,500.00
Paid during year	52	84,500.00
Balance	5	$ 8,000.00
Saved by compromise		1,000.00
Rejected during year	2	$ 2,000.00
Unpaid December 31, 1909	3	5,000.00

NATIONAL BENEVOLENT SOCIETY.

KANSAS CITY, MO.

Incorporated November 14, 1894; Commenced Business November 16, 1894.

GEORGE R. COLLINS, President. FRANK E. LOTT, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 5,100.00	
Reserve	361.00	
Expense	15,082.44	
Sick and accident	39,831.31	$ 60,329.75
Membership fees		3,442.35
Interest and rents		1,001.46
Sale of lodge supplies		1,001.46
		$ 65,408.36
Deduct payments returned to applicants		357.74
Total income		$ 65,050.62
Ledger assets December 31, 1908		36,521.01
Total		$ 101,571.63

DISBURSEMENTS.

Death claims	$ 5,075.00	
Sick and accident claims	36,401.03	
Total benefits paid		$ 41,476.03
Commissions and fees to deputies or organizers		247.26
Salaries of deputies and organizers		6,207.55
Salaries of officers and trustees		2,120.09
Salaries of office employes		5,381.92
Salaries and fees to supreme medical examiners		18.00
Salaries and fees to subordinate medical examiners		35.40
Insurance department fees		361.33
Rent		1,214.00
Advertising, printing and stationery		772.97
Postage, express, telegraph and telephone		2,437.55
Lodge supplies		747.49
Official publication		1,343.39
Expense of supreme lodge meeting		261.93
Legal expense in litigating claims		81.60
Other legal expenses		411.50
Furniture and fixtures		118.71
Taxes, repairs and other expenses on real estate		103.22
All other disbursements		292.09
Total disbursements		$ 63,632.03
Balance		$ 37,939.60

LEDGER ASSETS.

Book value of real estate		$ 1,750.00
Deposited in trust companies and banks on interest		4,849.73

Cash in office, $17.48; deposited in banks (not on interest), $7,242.14		7,259.62
Bills receivable		20,320.95
Organizers' balances		58.27
All other ledger assets		3,701.03
Total ledger assets	$	37,939.60

LIABILITIES.

Death claims reported but not adjusted	$	550.00
Sick and accident claims reported, not adjusted	$	2,620.00
Total liabilities	$	2,620.00

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	114	$ 5,950.00
Written during year	255	6,375.00
Increased during year		1,250.00
Totals	369	$ 13,575.00
Terminated or decreased	119	4,775.00
In force December 31, 1909	250	$ 8,800.00
Terminated by death	2	125.00
Terminated by lapse	117	4,650.00

Received during year from members in West Virginia: Mortuary, $163.20; reserve, $10.11; sick and accident, $1,266.00; expense, $479.77; total, $1,919.08.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	2	$ 125.00
Totals	1	$ 100.00
Paid during year	1	25.00
Unpaid December 31, 1909	1	$ 25.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	107	
Totals	107	
Paid during year	97	
Claims rejected during year	3	
Unpaid December 31, 1909	7	$ 70.00

NATIONAL PROTECTIVE LEGION.

WAVERLY, N. Y.

Incorporated August 17th, 1891; Commenced Business October 16th, 1890.

GEORGE A. SCOTT, President. H. C. LOCKWOOD, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 119,559.40	
Benefit	2,575,669.65	
Expense	252,957.33	
Sick and accident	9,555.80	$ 2,957,742.18
Interest on mortgage loans	$ 6,920.64	
Interest on bonds	99,050.78	
Interest from other sources	999.96	
Gross rents	3,887.50	$ 110,858.88
Sale of lodge supplies		$ 25,159.48
From all other sources		27,198.01
Total income		$ 3,120,958.55
Ledger assets December 31, 1908		2,612,514.24
Total		$ 5,733,472.79

DISBURSEMENTS.

Death claims	$ 229,767.62	
Permanent disability claims	527,062.44	
Sick and accident claims	9,529.00	
Old age benefits	1,000.01	
Other benefits	2,698,553.05	
Total benefits paid		$ 3,465.912.12
Commissions and fees to deputies or organizers		43,596.00
Salaries of deputies and organizers		71,607.98
Salaries of officers and trustees		21,275.08
Salaries of office employes		28,161.83
Other compensation of office employes		2,696.56
Salaries and fees to supreme medical examiners		3,724.85
Salaries and fees to subordinate medical examiners		8,457.00
Traveling and other expenses to officers, trustees and committees		5,883.96
Insurance department fees		426.70
Rent		19,050.62
Advertising, printing and stationery		6,481.40
Postage, express, telegraph and telephone		6,696.51
Lodge supplies		94.72
Official publication		14,265.39
Expense of supreme lodge meeting		8,834.08
Legal expense in litigating claims		1,344.33
Other legal expenses		3,266.62
Furniture and fixtures		1,400.78
Taxes, repairs and other expenses on real estate		1,314.98
All other disbursements		52,634.97
Total disbursements		$ 3,768,126.48
Balance		$ 1,965,346.31

LEDGER ASSETS.

Book value of real estate		$ 70.289.21
Mortgage loans on real estate		1,473.00
Book value of bonds and stocks—excluding interest		1,709.619.66
Deposited in trust companies and banks on interest		25,000.00
Deposited in banks (not on interest)		13.137.44
Total ledger assets		$ 1.965,346.31

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,700.19	
Interest due and accrued on bonds	28,846.06	
Rents due and accrued	212.50	$ 32,758.75
Market value of real estate over book value		2,935.40
Market value of bonds and stocks over book value		900.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		215,312.22
All other assets		123,929.28
Gross assets		$ 2,736,609.46

DEDUCT ASSETS NOT ADMITTED.

Assessments collected by subordinate lodges	$ 215.312.22	
Bills receivable	23,957.94	
Loaned to member, temporary disability	395,427.50	
Book value of bonds and stocks over market value	82,246.16	
Office fixtures and printing plant	53,395.02	
Supplies on hand	23,395.02	
Office fixtures and supplies in hands of organizer	20,868.60	$ 814,575.30
Total admitted assets		$ 1,922,034.16

LIABILITIES.

Death claims resisted	$ 12,000.00	
Death claims reported but not adjusted	12,500.00	$ 24,500.00
Sick and accident claims reported, not adjusted, No. 107		6,167.75
Salaries, rents, expenses, commissions, due or accrued		4,513.72
Borrowed money		1,300.00
Total liabilities		$ 36,481.47

EXHIBIT OF CERTIFICATES.

In force December 31, 1908	807	$ 158,750.00
Written during year	135	19,282.50
Increased during year		31,158.00
Totals	942	$ 209,190.50
Terminated or decreased	193	41,200.50
In force December 31, 1909	749	$ 167,990.00
Terminated by death	2	610.00

Terminated by lapse	148	29,470.00
Terminated by disability	43	11,120.50

Received during year from members in West Virginia: Mortuary, $486.25; disability, $12,376.10; sick and accident, $107.07; expense, $1,240.67; total, $14,210.09.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	2	$ 610.00
Totals	2	$ 610.00
Paid during year	2	610.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	1	$ 60.00
Incurred during year	49	3,155.00
Totals	50	$ 3,215.00
Paid during year	41	1.967.50
Balance	9	$ 1,247.50
Saved by compromise		632.50
Claims rejected during year	7	495.00
Unpaid December 31, 1909	2	$ 120.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	6	$ 87.50
Totals	6	$ 87.50
Paid during year	4	62.50
Unpaid December 31, 1909	2	$ 25.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	70	$ 9,139.30

NATIONAL UNION.

TOLEDO, OHIO.

Incorporated May 14, 1881; Commenced Business June, 1881.

H. E. EVANS, President. E. A. MYERS, Secretary.

INCOME.

Gross assessments, viz:	
Expense	$ 20,613.09

First and subsequent years' assessments and premiums	2,499,888.34	
Per capita tax and dues	880.00	$ 2,520,781.43
Interest on bonds	57,674.34	
Interest from other sources	7,865.54	
		$ 65,539.88
Sale of lodge supplies		1,084.44
Total income		$ 2,587,405.75
Ledger assets December 31, 1908		1,481,784.72
Total		$ 4,069,190.47

DISBURSEMENTS.

Death claims	$ 1,920,895.00	
Total benefits paid		$ 1,920,895.00
Commissions and fees to deputies or organizers		35,689.12
Salaries of deputies and organizers		46,500.26
Salaries of managers or agents		3,000.00
Salaries of officers and trustees		16,399.32
Other compensation of officers and trustees		230.00
Salaries and other compensation of committees		1,950.00
Salaries of office employes		14,306.50
Salaries and fees to supreme medical examiners		4,500.00
Salaries and fees to subordinate medical examiners		22,120.00
Traveling and other expenses of officers, trustees and committees		17,145.17
Insurance department fees		485.00
Advertising, printing and stationery		9,942.47
Postage, express, telegraph and telephone		4,294.78
Lodge supplies		1,176.47
Official publication		9,350.70
Legal expense in litigating claims		1,179.35
Other legal expenses		1,150.00
Furniture and fixtures		1,527.78
Taxes, repairs and other expenses on real estate		2,492.81
Loss on sale or maturity of ledger assets		20,356.21
All other disbursements		27,634.81
Total disbursements		$ 2,162,325.75
Balance		$ 1,906,864.72

LEDGER ASSETS.

Book value of real estate	$ 49,453.65
Book value of bonds and stocks—excluding interest	1,605,548.00
Deposited in trust companies and banks on interest	251,863.07
Total ledger assets	$ 1,906,864.72

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 874.19
Market value of bonds and stocks over book value	66,922.01

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		203,481.00
Gross assets		$ 2,178,141.92

LIABILITIES.

Death claims adjusted not due	$ 11,000.00	
Death claims resisted	192,000.00	
		$ 203,000.00
Salaries, rents, expenses, commissions, due or accrued		7,998.99
Total liabilities		$ 210,998.99

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	920	$ 2,324,000.00
Written during year	35	54.000.00
Increased during year		4,000.00
Totals	955	$ 2,382,000.00
Terminated or decreased	97	205,000.00
In force December 31, 1909	858	$ 2,177,000.00
Terminated by death	18	$ 45,000.00
Terminated by lapse	79	147,000.00
Benefit certificates decreased during year		13,000.00

Received during year from members in West Virginia: $52,055.75.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims.	
	Number.	Amount.
Incurred during year	18	$ 45,000.00
Totals	18	$ 45,000.00
Paid during year	16	42,000.00
Balance	2	$ 3,000.00
Unpaid December 31, 1909	2	$ 3,000.00

ORDER OF THE GOLDEN SEAL.

ROXBURY, N. Y.

Incorporated March 11, 1902. Commenced business February 20, 1902.

CHARLES L. ANDRUUS, Commander. ARTHUR F. BOUTON, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 17,816.24	
Benefit	605,699.15	

Expense	23,099.36	
Contingent	25,408.85	
Interest and rents	75,156.61	
Sale of Lodge supplies	4,486.61	
From all other sources	54,301.13	
Grand total		$ 805,967.95
Deduct payments returned to applicants		470.35
Total income		$ 805,497.60
Ledger assets December 31, 1908		1,433,130.17
Total		$ 2,238,627.77

DISBURSEMENTS.

Death claims	$ 40,748.01	
Sick and accident claims	1,534.05	
Other benefits	340,800.11	
Total benefits paid		$ 534,953.12
Commissions and fees to deputies or organizers		23,375.24
Salaries of deputies and organizers		35,507.05
Salaries of officers and trustees		12,450.00
Salaries and other compensation of committees		1,834.25
Salaries of office employes		10,821.46
Other compensation of office employes		2,432.77
Salaries and fees to subordinate medical examiners		4,809.00
Traveling and other expenses of officers, trustees and committees		1,532.23
Collection of assessments and dues		630.67
Insurance department fees		90.00
Rent		540.00
Advertising, printing and stationery		4,043.23
Postage, express, telegraph and telephone		3,300.35
Lodge supplies		1,963.66
Official publication		2,536.83
Expense of supreme lodge meeting		2,045.24
Legal expense in litigating claims and other legal expenses		1,675.78
Furniture and fixtures		1,121.84
Mortgage, taxes and recording		935.64
All other disbursements		9,790.01
Total disbursements		$ 656,388.87
Balance		$ 1,582,239.40

LEDGER ASSETS.

Book value of real estate	$ 18,044.40
Mortgage loans on real estate	481,614.65
Book value of bonds	1,002,338.77
Deposited in trust companies and banks on interest	15,000.00
Deposited in banks (not on interest)	19,998.63
Bills receivable and organizers balances	40,299.90
All other ledger assets	4,943.05
Total ledger assets	$ 1,582,239.40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	13,112.31

Interest due and accrued on bonds	12,379.85	
Interest due and accrued on other assets....	309.14	
Rents due and accrued	62.29	$ 25,863.59
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	53,342.13	
All other assets		302,190.52
Gross assets		$ 1,963,635.65

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds	$ 40,299.90	
Book value of bonds and stocks over market value	1,521.12	
Other items	302,190.52	
		$ 344,071.54
Total admitted assets		$ 1,619,624.11

LIABILITIES.

Death claims reported but not adjusted, No. 7.....	$ 1,400.00
Sick and accident claims reported, not adjusted, No. 11.....	645.00
All other liabilities	$ 15,550.00
Total liabilities	$ 17,595.00

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908.....	874	$ 323,460.00
Written during year	81	39,000.00
Increased during year		120,540.00
Totals	955	$ 483,000.00
Terminated or decreased	160	85,000.00
In force December 31, 1909	795	$ 398,000.00
Terminated by death	3	$ 1,500.00
Terminated by lapse	157	83,500.00

Received during year from members in West Virginia: Mortuary, $243,94; benefit, $13,806.00; contingent, $575 28; expense, $517.75; total, $15,142.97.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	1	$ 60.00
Incurred during year	3	500.00
Totals	4	$ 560.00
Paid during year	4	560.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	83	$ 6,675.00
Totals	83	$ 6,675.00
Paid during year	82	6,585.00
Claims rejected during year	17	$ 585.00
Unpaid December 31, 1909	1	90.00

ORDER OF UNITY.

PITTSBURG, PA.

Incorporated March 16, 1903. Commenced business May 12, 1903.

WILLIAM T. MARSHALL, President. CHAS. H. COONS, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 33,660.77	
Expense	28,729.77	
Interest and rents	3,052.88	
From all other sources	8.31	
Grand total		$ 65,451.73
Deduct payments returned to applicants		2,243.98
Total income		$ 63,207.75
Ledger assets December 31, 1908		112,842.08
Total		$ 176,049.83

DISBURSEMENTS.

Death claims	$ 19,005.58	
Sick and accident claims	4,892.93	
Total benefits paid		$ 23,898.51
Commissions and fees to deputies or organizers		7,557.57
Salaries of deputies and organizers		5,179.95
Salaries of officers and trustees		1,200.00
Other compensation of officers and trustees		7,818.40
Salaries of office employes		2,053.08
Salaries and fees to supreme medical examiners		217.10
Salaries and fees to subordinate medical examiners		189.60
Traveling and other expenses of officers, trustees and committees		2,479.35
Collection of assessments and dues		1,658.46
Insurance department fees		56.00
Rent		1,382.50
Advertising, printing and stationery		1,200.53
Postage, express, telephone and telegraph		659.49
Lodge supplies		66.10
Official publication		319.57
Expense of supreme lodge meeting		180.00
Other legal expenses		626.00
Furniture and fixtures		21.00

All other disbursements		754.91
Total disbursements	$	57,518.12
Balance	$	118,531.71

LEDGER ASSETS.

Mortgage loans on real estate	$	22,500.00
Loans secured by collateral		4,750.00
Book value of bonds and stocks—excluding interest		1,500.00
Deposited in trust companies and banks on interest		25,707.30
Cash in office		2,353.58
Bills receivable		500.00
Organizers' balances		10,638.00
All other ledger assets		50,582.83
Total ledger assets	$	118,531.71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 518.43		
Interest due and accrued on bonds	60.00		
		$	578.43
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			6,261.40
All other assets			7,998.90
Gross assets		$	133,370.44

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bond	$ 7,755.58		
Bills receivable	2,882.42		
Other items	2,108.63		
		$	12,746.63
Total admitted assets		$	120,623.81

LIABILITIES.

Death claims reported but not adjusted, No. 2	100.00		
Present value of deferred death and disability claims payable in installments	1,290.54	$	1.390.54
Advance assessments		$	344.38
All other liabilities			143.18
Total liabilities		$	1,878.10

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	178	$ 407,600.00
Written during year	136	237,500.00
Totals	314	$ 645,100.00

Terminated or decreased	42		64,000.00
In force December 31, 1909	272	$	581,100.00
Terminated by death	1	$	2,500.00
Terminated by lapse	41		61,500.00

Received during year from members in West Virginia: Mortuary, $2,626.67; expense, $2,659.56; total, $5,286.23.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.		Amount.
Incurred during year	1	$	2,500.00
Paid during year	1		300.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	West Virginia Claims. Number.		Amount.
Incurred during year	1	$	6.33
Paid during year	1	$	6.33

POLISH NATIONAL ALLIANCE OF THE U. S. OF N. A.

CHICAGO, ILL.
Incorporated 1896; Commenced Business, 1880.

M. B. STECZYNSKI, President. S. J. CHECHOWICZ, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 473,872.58	
Reserve	.08	
Expense	99,643.62	
Interest and rent	29,925.23	
Sale of lodge supplies	986.05	
From all other sources	2,157.51	
Total income		$ 606,585.02
Ledger assets December 31, 1908		644,631.34
Total		$ 1,251,216.36

DISBURSEMENTS.

Death claims	$ 354,585.71	
Total benefits paid		$ 354,585.71
Commissions and fees to deputies or organizers		148.30
Salaries of officers and trustees		3,929.17
Other compensation of officers and trustees		642.98
Salaries of office employes		6,236.70
Other compensation of office employes		287.63
Salaries and fees to supreme medical examiners		1,036.60
Salaries and fees to subordinate medical examiners		87.75
Traveling and other expenses of officers, trustees and committees		1,290.52

Collection of assessments and dues		150.25
Insurance department fees		1,076.10
Advertising, printing and stationery		2,325.94
Postage, express, telegraph and telephone		1,946.57
Lodge supplies		1,554.25
Official publication		20,639.49
Expense of supreme lodge meeting		4,027.58
Legal expense in litigating claims		102.20
Other legal expenses		600.00
Furniture and fixtures		645.14
Taxes, repairs and other expenses on real estate		3,442.35
All other disbursements		51,352.48
Total disbursements	$	456,102.71
Balance	$	795,118.65

LEDGER ASSETS.

Book value of real estate	$	28,500.00
Mortgage loans on real estate		659,000.00
Book value of bonds		9,975.00
Deposited in trust companies and banks on interest		97,638.65
Total ledger assets	$	795,113.65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 8,725.54		
Interest due and accrued on bonds	166.67	$	8,892.21
Market value of real estate over book value			6,500.00
All other assets			29,199.77
Gross assets		$	839,705.63

DEDUCT ASSETS NOT ADMITTED.

Other items	$	43,936.85
Total admitted assets	$	795,768.78

LIABILITIES.

Death claims due and unpaid	$ 87,558.81		
Death claims adjusted not due	33,375.00		
Death claims resisted	1,500.00		
Death claims reported but not adjusted	18,900.00	$	91,333.81
All other liabilities		$	42,387.73
Total liabilities		$	133,721.54

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December December 31, 1908	134	$ 101,100.00
Written during year	91	72,700.00
Increased during year		900.00
Totals	225	$ 174,700.00

Terminated or decreased	36	25,900.00
In force December 31, 1909	139	$ 148,800.00
Terminated by lapse	36	$ 25,900.00

Received during year from members in West Virginia: Mortuary, $2,239.88; expense, $275.94; total, $2,515.82.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	2	$ 1,200.00
Totals	2	$ 1,200.00
Paid during year	1	$ 600.00
Balance	1	$ 600.00
Unpaid December 31, 1909	1	$ 600.00

PROTECTED HOME CIRCLE.

SHARON, PA.

Incorporated August 7, 1886; Commenced Business August 7, 1886

A. C. McLEAN, President. W. S. PALMER, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 468,881.42	
Reserve	156,293.76	
Expense	143,240.97	
Interest and rents	47,995.20	
Sale of lodge supplies	8,177.39	
From all other sources	9,896.22	
Total income		$ 829,484.96
Ledger assets December 31, 1908		1,117,295.84
Total		$ 1,946,780.80

DISBURSEMENTS.

Death claims	$ 586,761.06	
Permanent disability claims	5,500.00	
Old age benefits	15,000.00	
Total benefits paid		$ 607,261.06
Commissions and fees to deputies or organizers		101,419.64
Salaries of officers and trustees		20,765.02
Salaries and other compensation of committees		1,101.90
Salaries of office employes		11,131.49
Traveling and other expenses of officers, trustees and committees		1,175.58
Insurance department fees		137.00
Advertising, printing and stationery		3,654.16
Postage, express, telegraph and telephone		3,423.85

Lodge supplies		3,714.22
Official publication		8,373.65
Expense of supreme lodge meeting		2,942.66
Other legal expenses		478.00
Furniture and fixtures		206.65
Taxes, repairs and other expenses on real estate		1,115.08
Loss on sale or maturity of ledger assets,		2,475.00
All other disbursements		4,136.74
Total disbursements	$	773,511.70
Balance	$	1,173,269.10

LEDGER ASSETS.

Book value of real estate	$	53,000.00
Mortgage loans on real estate		281,046.68
Loans secured by collateral		6,650.00
Book value of bonds		485,250.00
Deposited in trust companies and banks on interest		133,909.00
Deposited in banks (not on interest)		213,413.47
Total ledger assets	$	1,173,269.10

LIABILITIES.

Death claims adjusted not due	$ 46,000.00		
Death claims resisted	26,500.00		
Death claims reported but not adjusted	49,000.00	$	121,500.00
Total liabilities		$	121,500.00

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	837	$ 745,250.00
Written during year	401	336,500.00
Totals	1,238	$ 1,081,750.00
Terminated or decreased	281	245,000.00
In force December 31, 1909	957	$ 836,750.00
Terminated by death	7	$ 7,000.00
Terminated by lapse	274	238,000.00

Received during year from members in West Virginia: Mortuary, $5,167.52; reserve, $1,722.51; expense, $2,907.60; total, $9,797.63.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908	2	$ 3,000.00
Incurred during year	7	7,000.00
Totals	9	$ 10,000.00
Paid during year	7	7,000.00
Balance	2	$ 3,000.00
Unpaid December 31, 1909	2	$ 3,000.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	1	$ 50.00
Totals	1	$ 50.00
Paid during year	1	50.00

PRUDENT PATRICIANS OF POMPEII.

WASHINGTON, D. C.

Incorporated April 2, 1897. Commenced business Sept. 1, 1897.

W. S. LINTON, President. DAVID SWINTON, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary, reserve, total permanent disability, sick and accident		$ 27,202.96
Gross rents		1,163.91
Sale of lodge supplies		29.48
From all other sources		10.24
Grand total		28,406.59
Deduct payments returned to applicants		1.00
Total income		$ 28,405.59
Ledger assets December 31, 1908		4,579.68
Total		$ 32,985.27

DISBURSEMENTS.

Death claims	$ 16,520.77	
Permanent disability claims	365.00	
Sick and accident claims	549.84	
Total benefits paid		$ 17,435.61
Salaries of deputies and organizers		3,304.39
Salaries of officers and trustees, No. 6		1,741.67
Other compensation of officers and trustees		366.64
Salaries of office employes, No. 5		1,615.62
Salaries and fees to supreme medical examiners		2.15
Traveling and other expenses of officers, trustees and committees		454.60
Insurance department fees		79.15
Rent		1,653.91
Advertising, printing and stationery		68.84
Postage, express, telegraph and telephone		987.21
Lodge supplies		806.17
Official publication		288.67
Expense of supreme lodge meeting		43.52
Legal expense in litigating claims and other legal expenses		943.50
Furniture and fixtures		25.00

All other disbursements		89.30
Total disbursements		$ 29,905.95
Balance		$ 3,079.32

LEDGER ASSETS.

Deposited in trust companies and banks on interest		879.65
Deposited in banks (not on interest)		2,199.67
Bills receivable		107.90
Total ledger assets		$ 3,187.22

NON-LEDGER ASSETS.

Interest due and accrued on other assets	$ 7.91		
Rents due and accrued	455.92	$	463.83
All other assets			7,713.15
Gross assets		$	13,128.20

DEDUCT ASSETS NOT ADMITTED.

Other items	$	3,860.65
Total admitted assets	$	9,267.55

LIABILITIES.

Death claims reported but not adjusted	$ 2,530.80		
Present value of deferred death and disability claims payable in installments	2,615.50	$	5,146.30
Total liabilities		$	5,146.30

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
Written during year	130	$ 20,900.00
Totals	130	$ 20,900.00
Terminated or decreased	59	7,750.00
In force December 31, 1909	71	$ 13,150.00

Received during year from members in West Virginia: Beneficial, $101.79; per capita, $50.00; total, $102.29.

ROYAL ARCANUM.

BOSTON, MASS.

Incorporated Nov. 5, 1877. Commenced business, June 23, 1877

CLOVIS W. BOWM, Supreme Regent. ALFRED T. TURNER, Supreme Secretary.

INCOME.

Gross assessments, viz:	
Mortuary	$ 8,202,265.43

Expense	196,615.21	
Interest and rents	234,174.01	
Sale of lodge supplies	1,912.11	
From all other sources	41,287.72	
Grand total		$ 8,676,254.48
Deduct payments returned to applicants		10.50
Total income		$ 8,676,243.98
Ledger assets December 31, 1908		5,829,002.74
Total		$ 14,505,246.72

DISBURSEMENTS.

Death claims	$ 7,625,873.00	
Total benefits paid		$ 7,625,873.00
Salaries of deputies and organizers		24,726.47
Salaries of officers and trustees		27,000.00
Other compensation of officers and trustees		4,947.83
Salaries and other compensation of committees		4,350.00
Salaries of office employes		50,265.22
Other compensation of office employes		3,029.17
Traveling and other expenses of officers, trustees and committees		3,287.66
Insurance department fees		599.50
Rent		4,509.39
Advertising, printing and stationery		10,136.45
Postage, express, telegraph and telephone		5,529.77
Lodge supplies		310.20
Official publication		18,231.92
Expense of supreme lodge meeting		23,774.37
Legal expense in litigating claims		3,689.48
Other legal expenses		13,785.81
Furniture and fixtures		524.34
Taxes, repairs and other expenses on real estate		4,509.39
Loss on sale or maturity of ledger assets		27.02
All other disbursements		16,102.89
Total disbursements		$ 7,845,209.88
Balance		$ 6,660,036.84

LEDGER ASSETS.

Book value of real estate	$ 45,000.00
List attached General Fund	67,146.65
Mortuary fund	667,507.57
Deposited in trust companies and banks on interest	5,853,194.05
Deposited in trust companies and banks on interest—emergency	15,688.57
All other ledger assets	11,500.00
Total ledger assets	$ 6,660,036.84

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 82,142.70	
Interest due and accrued on other assets	554.66	
		$ 82,697.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		674,707.14

Supreme Council dues		97,000.00
All other assets		16,957.49
Gross assets		$ 7,531,398.83

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 209.73	
Book value of bonds and stocks over market value	219,719.05	
Other items	17,747.76	
		$ 237,676.54
Total admitted assets		$ 7,293,722,29

LIABILITIES.

Death claims due and unpaid	$ 85,872.08	
Death claims resisted, No. 8	14,000.00	
Death claims resisted, No. 10, persons not in good standing	26,000.00	
Death claims reported but not adjusted, No. 266	609,208.47	
		$ 735,080.55
Deduct claim in Quebec by special deposit		1,000.00
		734,080.55
Salaries, rents, expenses, commissions, due or accrued		972.31
All other liabilities		134.70
Total liabilities		$ 735,187.56

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	358	$ 1,136,290.54
Written during year	5	11,000.00
Increased during year		3,000.00
Totals	363	$ 1,150,290.54
Terminated or decreased	27	50,071.83
In force December 31, 1909	336	$ 1,100,218.71
Terminated by death	3	7,620.06
Terminated by lapse	24	40,000.00
Terminated by reduction		1,451.77
Decreased during year		1,000.00

Received during year from members in West Virginia: Mortuary, $16,792.53; expense, $529.45; total, $17,321.98.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	3	$ 7,620.06
Totals	3	$ 7,620.06
Paid during year	2	4,620.06
Balance	1	$ 3,000.00
Unpaid December 31, 1909	1	$ 3,000.00

ROYAL NEIGHBORS OF AMERICA.

ROCK ISLAND, ILL.

MRS. LINA M. COLLINS,
Supreme Oracle.

MYRTLE E. DADE,
Supreme Recorder.

INCOME.

Gross assessments, viz:		
Mortuary	$ 995,084.79	
Expense	208,660.10	
Interest and rents	8,266.79	
Sale of lodge supplies	24,728.24	
From all other sources	15,694.76	
Total income		$ 1,252,434.68
Ledger assets December 31, 1908		349,896.42
Total		$ 1,602,331.10

DISBURSEMENTS.

Death claims	$ 917,258.05	
Other benefits	1,546.64	
Total benefits paid		918,804.69
Commissions and fees to deputies or organizers		46,284.84
Salaries of managers or agents		1,425.00
Salaries of officers and trustees		6,583.31
Other compensation of officers and trustees		9,603.00
Salaries and other compensation of committees		5,532.00
Salaries of office employes		38,615.23
Salaries and fees to supreme medical examiners		18.00
Traveling and other expenses of officers, trustees and committees		10,786.06
Insurance department fees		892.92
Rent		2,942.50
Advertising, printing and stationery		7,463.48
Postage, express, telegraph and telephone		11,362.07
Lodge supplies		21,556.24
Official publication		31,103.90
Legal expense in litigating claims		4,778.42
Furniture and fixtures		833.10
All other disbursements		8,483.42
Total disbursements		$ 1,127,068.18
Balance		$ 475,262.92

LEDGER ASSETS.

Book value of bonds		$ 105,144.35
Deposited in trust companies and banks on interest		299,519.40
Deposited in banks (not on interest)		62,814.22
All other ledger assets		7,784.95
Total ledger assets		$ 475,262.92

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 1,725.83	

Interest due and accrued on other assets	1,835.37	
		$ 3,561.20
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		100,000.00
All other assets		20,980.56
Gross assets		$ 599,804.68

DEDUCT ASSETS NOT ADMITTED.

Other items	$ 28,765.51
Total admitted assets	$ 571,039.17

LIABILITIES.

Death claims due and unpaid, No. 4	$ 4,500.00	
Death claims resisted, No. 32	36,250.00	
Death claims reported but not adjusted, No. 96	100,000.00	
		$ 140,750.00
Salaries, rents, expenses, commissions, due or accrued		15,000.00
Total liabilities		$ 155,750.00

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	351	$ 399,500.00
Written during year	223	230,500.00
Increased during year		4,000.00
Totals	574	$ 634,000.00
Terminated or decreased	45	51,500.00
In force December 31, 1909	529	$ 582,500.00
Terminated by death	5	$ 6,000.00
Terminated by lapse	40	43,000.00
Benefit certificates decreased		$ 2,500.00

Received during year from members in West Virginia: Mortuary, $2,685.55; expense, $786.67; total, $3,472.22.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	5	$ 6,000.00
Totals	5	$ 6,000.00
Paid during year	3	4,000.00
Balance	2	$ 2,000.00
Unpaid December 31, 1909	2	$ 2,000.00

SHIELD OF HONOR.

BALTIMORE, MD.

Incoporated April 10, 1888. Commenced business November 1, 1885.

CHAS. E. SIEGMUND, Supreme Master. WM. T. HENRY, Supreme Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 168,560.75	
Interest and rents	3,196.59	
Sale of lodge supplies	516.97	
From all other sources	4.00	
Total income		$ 172,278.31
Ledger assets December 31, 1908		121,154.36
Total		$ 293,432.67

DISBURSEMENTS.

Death claims	$ 121,500.00	
Permanent disability claims	1,000.00	
Total benefits paid		$ 122,500.00
Commissions and fees to deputies or organizers		121.00
Salaries of managers or agents		2,225.00
Salaries of office employes		406.00
Salaries and fees to supreme medical examiners		191.00
Salaries and fees to subordinate medical examiners		573.00
Traveling and other expenses of officers, trustees and committees		511.82
Collection of assessments and dues		97.00
Rent		505.40
Advertising, printing and stationery		579.30
Postage, express, telegraph and telephone		223.68
Lodge supplies		418.25
Official publication		2,085.58
Expense of supreme lodge meeting		2,037.24
Other legal expenses		125.80
All other disbursements		785.00
Total disbursements		$ 133,385.07
Balance		293,432.67

LEDGER ASSETS.

Book value of real estate		$ 9,395.40
Book value of bonds		19,000.00
Deposited in trust companies and banks on interest		131,652.20
Total ledger assets		$ 160,047.60

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 175.00	
Interest due and accrued on other assets	135.00	
		$ 310.00
Gross assets		$ 160,357.60

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value	$	300.00
Total admitted assets	$	160,057.60

LIABILITIES.

Death claims reported but not adjusted, No. 9	$	8,250.00
Total liabilities	$	8,250.00

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	1,046	$ 1,019,000.00
Written during year	87	73,250.00
Totals	1,133	$ 1,092,250.00
Terminated or decreased	66	62,000.00
In force December 31, 1909	1,067	$ 1,030,250.00
Terminated by death	5	$ 4,500.00
Terminated by lapse	61	57,500.00
Benefit certificates decreased	66	62,000.00

Received during year from members in West Virginia: Mortuary, $15,716.58; expense, $1,075.75; total, $16,792.33.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims Number.	Amount.
Incurred during year	5	$ 4,500.00
Totals	5	$ 4,500.00
Paid during year	5	4,500.00

SUPREME TRIBE OF BEN HUR.

CRAWFORDSVILLE, INDIANA.

Incorporated January 8, 1894; Commenced Business March 1, 1894.

R. H. GERARD, President. JOHN C. SNYDER, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 988,385.20	
Emergency	108,046.60	
Expense	259,713.72	
Interest and rents	47,208.32	
Sale of lodge supplies	5,596.80	
From all other sources	930.47	
Total income		$ 1,409,881.11

Ledger assets December 31, 1909		1,257,183.46
Total		$ 2,667,064.57

DISBURSEMENTS.

Death claims	$ 908,580.89	
Permanent disability claims	4,725.00	
Total benefits paid		$ 913,305.89
Commissions and fees to deputies or organizers		111,024.14
Salaries of deputies and organizers		10,595.75
Salaries of managers or agents		4,200.00
Salaries of officers and trustees		18,900.00
Salaries and other compensation of committees		6,898.71
Salaries of office employes		28,417.50
Salaries and fees to supreme medical examiners		9,100.00
Traveling and other expenses of officers, trustees and committees		12,235.54
Insurance department fees		1,046.15
Rent		800.00
Advertising, printing and stationery		10,296.86
Postage, express, telegraph and telephone		5,316.33
Lodge supplies		10,613.36
Official publicaton		14,322.77
Legal expenses in litigating claims		5,326.03
Furniture and fixtures		2,249.46
Taxes, repairs and other expenses on real estate		327.66
All other disbursements		4,111.75
Total disbursements		$ 1,169,087.90
Balance		$ 1,497,976.67

LEDGER ASSETS.

Book value of real estate	$ 15,971.15
Mortgage loans on real estate	210,325.00
Book value of bonds	1,020,999.54
Deposited in trust companies and banks on interest	88,000.00
Cash in office, $50.00; deposited in banks (subject to check on interest), $212,630.98	212,680.98
Total ledger assets	$ 1,497,976.67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,846.60	
Interest due and accrued on bonds	6,863.70	
Interest due and accrued on other assets	153.00	
		$ 10,863.30
Market value of real estate over book value		4,028.85
Market value of bonds and stocks over book value		7,082.85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		11,056.61
Gross assets		$ 1,531,008.28

LIABILITIES.

Death claims resisted, No. 2	$ 8,900.00	
Death claims reported but not adjusted	103.618.00	
		$ 112,518.00
Permanent disability claims reported but not adjusted, No. 3		1,050.00
Salaries, rents, expenses, commissions, due or accrued		5,620.05
Taxes, due or accrued		141.38
Total liabilities		$ 119,329.48

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	576	$ 727,600.00
Written during year	327	309,750.00
Totals	903	$ 1,037,350.00
Terminated or decreased	71	70,200.00
In force December 31, 1909	832	$ 967,150.00
Terminated by death	4	4,500.00
Terminated by lapse	67	65,700.00

Received during year from members in West Virginia: Mortuary, $6,123.83; emergency, $631.00; expense, $1,302.16; total, $8,056.99.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during year	4	$ 4,500.00
Totals	4	$ 4,500.00
Paid during year	3	2,758.00
Balance	1	$ 1,742.00
Saved by compromise		742.00
Unpaid December 31, 1909	1	$ 1,000.00

WOODMEN CIRCLE (Supreme Forest).

OMAHA, NEBRASKA.

Incorporated September 5, 1895; Commenced Business September 5, 1895.

EMMA B. MANCHESTER, President. ELIZABETH A. SEARS, Secretary.

INCOME.

Gross assessments, viz:		
Mortuary	$ 556,521.00	
Reserve	61,885.69	
Expense	132,213.14	
		$ 750,569.83
Interest on mortgage loans	$ 2,000.00	
Interest on bonds	44,099.92	

Interest from other sources	1,474.65	
		$ 47,574.57
From all other sources		3,461.34
		$ 805,054.53
Deduct payments returned to applicants		269.35
Total income		$ 804,785.18
Ledger assets December 31, 1908		938,331.27
Total		$ 1,743,116.45

DISBURSEMENTS.

Death claims	$ 263,132.64	
Other benefits: Monuments	30,938.00	
Funeral benefits	5,800.00	
Total benefits paid		$ 299,870.64
Commissions and fees to deputies or organizers		33,142.25
Salaries of deputies and organizers		8,206.53
Salaries of officers and trustees		8,275.00
Salaries of office employes		16,444.54
Salaries and fees to supreme medical examiners		1,887.50
Salaries and fees to subordinate medical examiners		5.00
Traveling and other expenses of officers, trustees and committees		1,117.91
Insurance department fees		675.90
Rent		1,749.00
Advertising, printing and stationery		11,015.96
Postage, express, telegraph and telephone		6,116.51
Lodge supplies		3,916.34
Official publication		14,020.22
Expenses of supreme lodge meeting		11,456.72
Legal expense in litigating claims		64.45
Other legal expenses		3,584.29
Furniture and fixtures		882.62
Loss on sale or maturity of ledger assets		10,323.45
All other disbursements		24,081.23
Total disbursements		$ 456,836.06
Balance		$ 1,286,280.39

LEDGER ASSETS.

Mortgage loans on real estate	$ 50,000.00
Book value of bonds and stocks—excluding interest	1,145,422.36
Cash in office, $2,749.06; deposited in banks (not on interest), $88,108.97	90,858.03
Total ledger assets	$ 1,286,280.39

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,255.55	
Interest due and accrued on bonds	12,947.87	
Interest due and accrued on other assets	141.43	
		$ 14,344.85
Market value of bonds and stocks over book value		23.39

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		70,000.00
Gross assets		$ 1,370,648.63

LIABILITIES.

Death claims due and unpaid	$ 333.33	
Death claims resisted	999.99	
Death claims reported but not adjusted	27,683.24	
		$ 29,016.56
Salaries, rents, expenses, commissions, due or accrued		1,134.00
Advance assessments		4,695.34
All other liabilities		26,100.00
Total liabilities		$ 60,945.90

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	308	$ 237,800.00
Written during year	81	65,100.00
Totals	389	$ 302,900.00
Terminated or decreased	38	31,800.00
In force December 31, 1909	351	$ 271,100.00
Terminated by death	8	$ 2,300.00
Terminated by lapse	35	29,500.00

Received during year from members in West Virginia: Mortuary, $2,286.60; reserve, $254.07; expense, $648.10; total, $3,188.77.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Unpaid December 31, 1908		$ 400.00
Incurred during year	3	2,300.00
Totals	3	$ 2,700.00
Paid during year	3	2,033.33
Balance		$ 666.67
Saved by compromise		166.67
Unpaid December 31, 1909		$ 500.00

WOODMEN OF THE WORLD (Sovereign Camp).

OMAHA, NEBRASKA.

Incorporated January 1, 1891; Commenced Business January 1, 1891.

JOSEPH C. ROOT, President. JOHN T. YATES, Secretary.

INCOME.

Gross assessments, viz:	
Mortuary	$ 5,363,913.36

Reserve	701,133.85	
Expense	949,450.81	
Building fund	118,243.10	$ 7,132,741.12
Interest on bonds	$ 353,232.65	
Interest from other sources	15,549.41	
Gross rents	20,146.51	$ 388,928.57
Sale of lodge supplies		15,631.98
From all other sources		122,020.85
		$ 7,659,322.02
Deduct payments returned to applicants		20,321.09
Total income		$ 7,639,000.93
Ledger assets December 31, 1908		7,605,890.06
Total		$ 15,244,890.99

DISBURSEMENTS.

Death claims	$ 3,852,962.79	
Old age benefits	22,650.00	
Monuments	296,955.75	
Total benefits paid		$ 4,172,568.54
Commissions and fees to deputies or organizers		417,616.79
Salaries of officers and trustees		26,100.00
Other compensation of officers and trustees		9,412.52
Salaries and other compensation of committees		9,114.07
Salaries of office employes		134,520.80
Salaries and fees to supreme medical examiners		10,000.00
Salaries and fees to subordinate medical examiners		23.00
Traveling and other expense of officers, trustees and committees		8,620.42
Insurance department fees		1,365.10
Rent		13,186.00
Advertising, printing and stationery		57,603.95
Postage, express, telegraph and telephone		31,036.98
Lodge supplies		20,239.79
Official publication		111,586.50
Expense of supreme lodge meeting		108,630.53
Legal expense in litgating claims		6,000.00
Other legal expenses		8,594.02
Furniture and fixtures		5,888.39
Taxes, repairs and other expenses on real estate		12,568.62
Loss on sale or maturity of ledger assets		49,567.54
All other disbursements		42,237.54
Total disbursements		$ 5,256,431.10
Balance		$ 9,988,459.89

LEDGER ASSETS.

Book value of real estate	$ 352,474.00
Book value of bonds and stocks—excluding interest	9,064,048.41
Deposited in trust companies and banks and cash in office	556,152.51
All other ledger assets	15,849.68
Total ledger assets	$ 9,988,459.89

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 78,112.14	
Interest due and accrued on other assets	5.67	
Rents due and accrued	55.00	$ 78,172.81
Market value of real estate over book value		47,526.00
Market value of bonds and stocks over book value		51,940.85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		650,000.00
All other assets		65,113.12
Gross assets		$ 10,881,212.67

LIABILITIES.

Death claims due and unpaid	$ 2,262.57	
Death claims resisted	61,969.00	
Death claims reported but not adjusted	596,100.00	
		$ 660,331.57
Old age and other benefits due and unpaid		147,138.92
Advance assessments		103,984.10
All other liabilites		147,557.22
Total liabilities		$ 1,059,011.81

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	2,151	$ 2,901,100.00
Written during year	849	1,006,400.00
Increased during year		6,500.00
Totals	3,000	$ 3,914,000.00
Terminated or decreased	359	405,400.00
In force December 31, 1909	2,641	$ 3,508,600.00
Terminated by death	20	$ 25,000.00
Terminated by lapse	180	203,500.00
Terminated by suspension	159	172,900.00
Benefit certificates decreased during year		4,000.00

Received during year from members in West Virginia: Mortuary, $25,208.19; reserve, $3,297.79; expense, $4,471.93; total, $32,977.91.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims.	
	Number.	Amount.
Unpaid December 31, 1908	1	$ 2,000.00
Incurred during year	20	25,000.00
Totals	21	$ 27,000.00
Paid during year	14	13,975.00
Balance	7	$ 13,025.00
Saved by compromise		3,125.00
Unpaid December 31, 1909	7	$ 9,900.00

MUTUAL ASSESSMENT COMPANIES.

. . . 1909 . . .

Abstracts compiled from the annual statements of the Mutual Assessment Companies authorized to do business in the State of West Virginia, showing their condition on the Thirty-first day of December, 1909.

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION.

NEW YORK CITY.

Incorporated September, 1889; Commenced Business December, 1889.

FRANK DELANO, President. GEORGE E. GODWARD, Secretary.

INCOME.

Gross assessments, viz.:		
Mortuary	$ 209,468.19	
Expense	29,427.86	$ 238,896.05
Interest and rents	$ 10,646.12	
From all other sources	8,184.76	18,830.88
Total income		$ 252,726.93
Ledger assets December 31, 1908		220,974.67
Total		$ 473,701.60

DISBURSEMENTS.

Death claims	$ 166,406.65	
Sick and accident claims	115.00	
Return premiums and advances	9,167.96	
Total benefits paid		$ 175,689.61
Commissions and fees paid to agents		6,829.28
Salaries of managers or agents		23,008.92
Salaries of officers		15,000.00
Salaries of office employes		11,144.92
Salaries and fees paid to medical examiners		603.05
Traveling expenses		970.73
For collection and remittance of assessments and dues		7,071.88
Insurance department fees		474.21
Rents		8,270.00
Advertising, printing and stationery		8,691.41
Postage, express, telegraph and telephone		2,000.77
Legal expenses		682.02
Taxes, repairs and other expenses on real estate		2,360.43
Miscellaneous expense		12.87
Total disbursements		$ 252,809.60
Balance		$ 220,892.00

LEDGER ASSETS.

Book value of real estate	$ 45,360.73	
Mortgage loans on real estate	125,066.00	
Deposits in trust companies and banks on interest	43,936.55	
Deposits in trust companies and banks not on interest	8,016.61	
Cash in association's office	8,512.11	
Total ledger assets		$ 220,892.00

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$	2,133.96
Interest due and accrued on other assets		260.00
Market value of real estate over book value		4,639.27
Assessments called but not yet more than 30 days over due		17,918.00
Total admitted assets	$	245,948.23

LIABILITIES.

Death claims adjusted not yet due, No. 5	$	9,000.00	
Death claims resisted, No. 2		6,000.00	
Death claims reported but not yet adjusted, No. 15		18,500.00	
Total death claims			$ 33,500.00
Salaries, rents, expenses, commissions, etc., due or accrued			4,996.46
Total liabilities			$ 38,496.46

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.		Amount.
In force December 31, 1908	121	$	238,600.00
Written during the year	2		3,000.00
Total	123	$	241,600.00
Terminated or decreased	10		24,800.00
In force December 31, 1909	113	$	216,800.00
Terminated by death	1		1,000.00
Terminated by lapse	9		23,800.00

Received during the year from members in West Virginia: Mortuary, $4,360.34; expense, $722.00: total, $5,082.34.

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.		Amount.
Claims unpaid December 31, 1908	2	$	6,000.00
Incurred during year	1		1,000.00
Total	3	$	7,000.00
Paid during year	3		6,000.00
Balance		$	1,000.00
Saved by compromise			1,000.00

BANKERS LIFE ASSOCIATION.

DES MOINES, IOWA.

Incorporated June 30, 1879; Commenced Business September 2, 1879.
E. E. CLARK, President. H. S. NOLLEN, Secretary.

INCOME.

Membership fees required or represented by applications	$	565,480.00

First year's assessments: Expense, $61,413.90; mortuary, $259,640.22	321,054.12	
Subsequent year's assessments: Expense, $589,-910.40; mortuary, $2,552,626.62	3,142,537.02	
Guarantee deposits	902,770.54	
Total paid by members	$ 4,931,841.68	
Interest from mortgages, $526,053.29; bonds and stocks, $17,123.84; other sources, $71,936.38	615,113.51	
From all other sources, viz:		
Re-instatement fees, $5,125.72; changes of beneficiaries, $1,548.65	6,674.37	
Total income		$ 5,553,629.56
Ledger assets December 31, 1908,		13,037,553.92
Total		18,591,183.48

DISBURSEMENTS.

Death claims paid	$ 2,681,944.78	
Guarantee deposits returned to beneficiaries of deceased members	54,765.00	
Advance payments returned to rejected applicants and to members for cancelled certificates	14,813.18	
Total paid to members	$ 2,751,522.96	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments	568,766.61	
Commissions paid or allowed to banks or collectors, for collecting assessments, etc.	90,868.32	
Salaries and allowances of managers and agents not paid by commissions	12,760.00	
Salaries of officers	29,758.35	
Salaries and other compensation of office employes	77,493.02	
Medical examiner's fees, whether paid direct by members or otherwise	83,783.00	
Taxes on premiums, $30,739.20: insurance department fees and licenses, $4,017.50; municipal licenses, $470.20	35,226.90	
Taxes on real estate and office fixtures	1,126.91	
Rent	13,726.44	
Furniture, $7,879.76; legal expenses, $2,929.62; advertising and printing, $18,697.65	29,507.03	
All other items	73,073.21	
Total disbursements		$ 3,767,612.15
Balance		$ 14,823,571.33

LEDGER ASSETS.

Book value of real estate	$ 45,000.00	
Loans on mortgages of real estate, first liens	12,041,452.54	
Book value of bonds	428,889.88	
Cash deposited in banks	573,785.20	

Guarantee notes not due on members in good standing	1,759,120.41	
Total		$ 14,843,198.03

DEDUCT LEDGER LIABILITIES.

Trust deposits	$ 14,000.00	
Deposit of members for future calls	5,626.70	
		$ 19,626.70
Total net ledger assets		$ 14,823,571.33

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 316,822.88	
Interest accrued on other assets	4,735.01	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed	174,168.00	
Total non-ledger assets		$ 495,725.89
Gross assets		$ 15,319,297.22

DEDUCT ASSETS NOT ADMITTED.

Guarantee notes not yet due	$ 1,759,120.41	
Total		$ 1,759,120.41
Total admitted assets		$ 13,560,176.81

NON-LEDGER LIABILITIES.

Losses on post mortem policies not adjusted and resisted	$ 174,168.00
Salaries, rents, expenses, taxes, bills, etc.	7,200.00
All other liabilities	13,378,808.81
Total liabilities	$ 13,560,176.81

EXHIBIT OF CERTIFICATES.

	West Virginia Business. Number.	Amount.
In force December 31, 1908	568	$ 1,136,000.00
Restored during year	2	4,000.00
Written during year	250	500,000.00
Total	820	$ 1,640,000.00
Terminated or decreased	66	132,000.00
In force December 31, 1909	754	$ 1,508,800.00

EXHIBIT OF DEATH CLAIMS.

	West Virginia Claims. Number.	Amount.
Incurred during the year	2	$ 4,000.00
Total	2	$ 4,000.00
Paid during the year	2	4,000.00
Assessments collected during year		$ 11,626.88

KNIGHTS TEMPLARS & MASONIC MUTUAL AID ASSOCIATION.

CINCINNATI, OHIO.

Incorporated October, 1877; Commenced Business, Jan. 1, 1878.

WM. B. MELISH, President. ARTHUR J. DAVIES, Secretary.

INCOME.

Gross assessments, viz:		
Membership fees	$ 1,457.00	
Mortuary	452,227.70	
Expense	48,874.43	
Advance deposits	2,213.73	
Total paid by members		$ 504,772.86
Interest	$ 6,471.08	
Rents	2,640.00	
Borrowed money	10,000.00	19,111.08
Total income		$ 523,883.94
Ledger assets December 31, 1908		$ 262,025.90
Total		$ 785,909.84

DISBURSEMENTS.

Death claims	$ 455,000.00
Commissions and fees to agents	1,449.00
Commissions allowed for collecting assessments	3,550.54
Salaries of managers or agents not paid by commission	6,837.20
Salaries of officers	7,174.95
Salaries of office employes	3,330.31
Medical examiners' fees	715.50
Municipal taxes	288.60
Taxes on real estate	841.02
Rent	900.00
Legal expenses, advertising and printing	1,939.75
Premium on bonds and fixtures	8,701.56
All other items	14,879.39
Total disbursements	$ 500,107.82
Balance	$ 285,802.02

LEDGER ASSETS.

Book value of real estate	$ 10,102.56	
Mortgage loans on real estate	32,855.60	
Book value of bonds and stocks	161,252.89	
Cash in office and deposited in banks	69,090.97	
Other assets	12,500.00	
Total ledger assets		$ 285,802.02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 844.98	

Interest due and accrued on bonds	2,017.66	
Rents due and accrued	108.32	$ 2,470.96
Mortuary assessments due on last call		123,000.00
Gross assets		$ 411,272.98

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 2,500.00	
Depreciation in ledger assets	5,236.86	$ 7,736.86
Total admitted assets		$ 403,536.12

LIABILITIES.

Death claims due and unpaid	$ 91,000.00	
Losses not adjusted	16,000.00	
Advance deposits	625.04	
Total liabilities		$ 107,625.04
Balance to protect contracts		$ 295,911.08
Permanent fund	$ 226,416.18	
General or expense fund	69,494.90	
Total special funds		$ 295,911.08

EXHIBIT OF CERTIFICATES.

	West Virginia Business.	
	Number.	Amount.
In force December 31, 1908	99	$ 192,000.00
Written during year	18	30,000.00
Total	117	$ 222,000.00
Terminated or decreased	17	29,000.00
In force December 31, 1909	100	$ 193,000.00
Losses incurred during year	1	1,000.00
Losses outstanding at end of year	1	1,000.00
Assessments collected during year		$ 4,636.67

MUTUAL BENEFIT LIFE ASSOCIATION OF WEST VIRGINIA.

PARKERSBURG, W. VA.

Incorporated September 29, 1909; Commenced Business, November 8, 1909.
C. D. ELLIOTT, President. W. D. SWEARINGEN, Secretary.

Prior to December 31st, 1909, this company transacted no business, and for that reason no statement is given.

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